THE COMPLETE DICTATER

(GREGG SHORTHAND)

SCHOCH

Class Z56

Book .S355G

1907

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The Complete Dictater

A COLLECTION

OF

Letters, Legal Forms, Testimony, and Selected Articles

FOR DICTATION TO SHORTHAND STUDENTS

COMPILED AND EDITED BY

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PREFACE

This book has been prepared to supply a distinct lack in the material available to the teacher—a comprehensive dictation course consisting of matter that is, first, wisely selected ; second, carefully edited ; third, properly graded ; fourth, judiciously and liberally keyed. Business-letter books in abundance are published, but the training of stenographers involves more than a drill in commercial correspondence, and to fulfill the additional requirements the teacher has been obliged to supplement the letters with articles collected at haphazard from various sources. The result has been an unsystematic, unbalanced, and incomplete course. Between the covers of this book will be found in proper proportions letters, legal forms, testimony, and selected articles, which together comprise a logical and complete course in dictation. If shorthand teaching is to attain the highest standards, the dictation period of instruction must be as carefully organized and conducted as the text-book period has come to be. This presupposes, first, a good book from which to teach, and, second, a book in the hands of each student so that lessons may be assigned from day to day and be prepared by the student with the same care as is required for the principles of shorthand. The vocabulary of more than twenty-two hundred words makes this method of teaching easy and effective.

Twenty representative lines of business have been selected as a basis for the correspondence division of the book, and the letters, all new and relating to actual transactions, have been contributed by firms, corporations, and institutions of the highest standing. Every letter and exercise has been

carefully edited so as to produce a form that may serve as a model to the student. Business and professional technicalities are at all times an important desideratum, and these have been preserved, but good, clean English is equally imperative in the training of youth. Pains have been taken to have the book reflect the latest and best usage in all the technical points of grammar and composition. These in the main will speak for themselves, but attention may be called to the spelling of the word Dictater in the title, which may jar a little at first sight. When it is known, however, that the dictionaries do not give a definition of dictator to meet the requirements of the book— and the common interpretation of that word certainly does not admit of its use here—the license in spelling will be permitted.

In making acknowledgments for assistance rendered him in the preparation of this course, the compiler and editor finds just discrimination impossible, so many have been the firms, teachers, and personal friends who have contributed. He must content himself, therefore, with a general expression of appreciation to all for the many courtesies extended to him.

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PART I

Letters

TO THE TEACHER

In order to make the vocabulary readily accessible, the words to be found there are indicated throughout the exercises by the small superior figure one ; thus[1]. Time should not be wasted, therefore, in looking for words not thus marked.

In the vocabulary are shown mainly those words which are abbreviated, irregular, or out of accord with established principles. As a rule, the so-called word-signs are omitted, these being generally included in the shorthand text-books and mastered by the student in the theory grade. Some few words are keyed which, though written in full, are found by experience to cause trouble. Many words are indicated many times throughout the book, but a given word is marked only once in the same letter or exercise. Past tenses of verbs when regularly formed, participles, the third person singular indicatives of verbs, and the plurals of nouns have not been keyed when it has been necessary to key the same verb in the present tense and the noun in the singular number. In all other cases the words are to be found in the vocabulary precisely as they appear in the book.

In counting the words in the letters, only those in the body of the letter have been included. The signs for dollar, per cent., inch, foot, and the like, have been counted as words ; pairs or groups of figures as a single word ; compounds as two words ; in names, each initial as a word.

MISCELLANEOUS

Mr. Robert Burns[1], 1
Dallas, Tex.

Dear Sir :

We wrote you last month in response to your request for extra time on your overdue account, saying that if you would pay half of this by return[1] mail, we would allow you further time. You have, however, paid no attention to our letter and have not favored us with any remittance[1]. We must ask you to give your account immediate attention, and we will look for your check for the full amount by return mail. (76)

Yours truly,

Messrs. Grim & Squier[1], 2
Moline, Ill[1].

Gentlemen :

Confirming[1] our message of the 11th that we made no shipments of coke to you, we beg to advise you that the reason for this was that we were unable to get box cars. The railroad has been completely tied up, and there was no distribution[1] of this kind of cars for several days prior to the 11th. We expect to make you full shipments on Monday and Tuesday next. (70)

Yours truly,

Mr. D. S. Ogden, Gen. Agt[1]., 3
Mutual[1] Life Insurance[1] Co.,
Lima, O.

Dear Sir :

Please send me application[1] blanks and rate books of all your policies. Kindly indicate[1] the cheapest life insurance your company writes on a first-class[1] risk. I have three

or four men on whom I can place insurance, provided[1] you will allow me a satisfactory[1] commission[1]. Two of them can be examined[1] in Pennsylvania[1] or Ohio. Kindly give me the rate of commission you will allow me on any policies that I may be able to obtain for your company. (80)

Yours truly,

Mr. William J. Mellon, **4**
Lansing[1], Mich[1].

Dear Sir :

We have your favor dated yesterday[1], and are obliged for check in settlement[1] of car of oats.

On checking over the empty[1] bags, we find that there were shipped from Lansing 12,229 which, with the 20 you have, make 12,249, whereas the bill of lading calls for 12,228. We shall be obliged if you will inform[1] us what receipt you gave the railroad company, in order that we may know whether we have any claim for short[1] delivery. The 20 bags you now have are so few that it would not pay to send them on ; therefore, you need not do so. (102)

Yours truly,

Nelson[1] Dry Goods Co., **5**
Bath, Me.

Dear Sirs :

We have yours of the 18th instant enclosing note due May 1, which you ask us to take in settlement[1] of your account. We regret that we are unable to indulge[1] you in this respect[1], and in order that the account may be properly[1] attended to, we have placed it with our attorney[1] who, we understand[1], has forwarded[1] it to his correspondent[1] in Bath. The needs of our business require us to have our outstanding[1] accounts collected[1], and we cannot extend to customers[1] extra time, even though it be our desire to do so. Being unable to accept the note, we herewith return[1] it to you. (106)

Yours truly,

Mr. Thomas McCall[1], 6
Newport[1], R. I[1].

Dear Sir:

We have your favor of the 20th instant relative[1] to your order. In reply we would say that we will ship your goods on thirty days time, if you desire. In making this offer we are acting contrary[1] to our general rule, but we have confidence[1] in you and wish to meet you half way. Of course, when we have become better[1] acquainted[1] with you, we shall be pleased to extend a proper[1] line of credit.

Kindly let us know by return[1] mail if you desire us to ship on the terms stated, and we will put your order through promptly[1]. (101)

Yours truly,

Mr. F. W. Mayer, 7
Riverside[1], Cal[1].

Dear Sir:

We are enclosing a stamped[1] and addressed envelope[1] for your convenience[1] in informing[1] us whether the case of linens[1] has yet reached you. On receipt of your letter of October[1] 10 stating that the first consignment[1] was probably[1] shipped to Riverside, Colorado[1], we at once investigated[1] and found this to be the case. We immediately duplicated[1] the order, and hope that you are now in possession[1] of the goods. (69)

Yours very truly,

Adams Express Co., 8
Malden, Mass[1].

Gentlemen:

Please return[1] us the consignment[1] of books made over your line to Mr. Nathan McVey[1], your city. His name is a very unusual[1] one, and it may be that there was a slight mistake[1] in the address or in your local agent's[1] interpretation[1] of it. A representative[1] of the Adams Express Com-

pany wrote us on September[1] 24 that the goods had been received. We have tried to reach Mr. McVey by mail but without success, as he makes no reply to our letters.

Please see that the box is addressed to us very carefully. We enclose label which you will oblige us by attaching to it. (105)

Yours very truly,

Mr. James F. Gleason, 9
Keene, N. H[1].

Dear Sir :

We are this afternoon[1] in receipt of the enclosed letter from Mr. Bishop[1]. We are writing him today that you are on a trip and may be able to visit him the latter part of next week. Kindly advise him and, at the sametime, acknowledge[1] receipt of this to us. Mr. Bishop says that he is rated by Dun at $75,000, and is one of our regular[1] customers[1]. It is true we are selling to him, but his payments are slower[1] than we desire.

We are totally[1] unacquainted[1] with Mr. Martin[1] whom Mr. Bishop purposes[1] taking into partnership[1] with him. It is possible Mr. Martin may bring money to the business ; but, of course, if you take orders from them, you will have to use your judgment in making terms. (131)

Yours truly,

Messrs. Glenn & Taylor[1], 10
Reno, Nev.

Dear Sirs :

From what Mr. Pierce has reported to us, we have been encouraged to believe[1] that you will soon lay in a stock of our paints[1] and push their sale. The purpose[1] of this communication[1] is to remind you of the matter and to express the pleasure we should feel were you to engage actively[1] in the sale of these goods. When a dealer[1] carries a stock of our brand of paint and interests himself in its

sale, he is enabled not only to build up a good trade in a short[1] time, but to establish[1] a permanent[1] business. It will give us great pleasure to fill a first order for you in the near future. (115)

Yours respectfully,

Mr. G. W. Browning, 11
Fargo, N. Dak[1].

My dear Mr. Browning :

I acknowledge[1] receipt of your favor of the 1st instant, and am obliged to you for the interest[1] you display in my personal[1] welfare. Just at present, I regret to say, there is no possibility[1] of my doing anything in your interest with the railroad company. I will keep your correspondence[1] before me, however, and if anything arises whereby I may be able to use your services, I will advise you further. (72)

Yours truly,

Mr. George[1] Cramp, 12
Kane, Pa[1].

Dear Sir :

We have your favor of the 7th inst. asking us to hurry forward[1] shipments of coal. We have been very short[1] of cars, but shipped you one yesterday[1], and will try to ship you another this week. Will you please see the railroad company at your end of the line and find out if they will allow you to have the large steel cars placed on your siding? If so, we shall be able to arrange for your plant satisfactorily[1]. (80)

Very truly yours,

Mr. John Lodge, 13
Racine, Wis[1].

Dear Sir :

As you did not honor our sight-draft made on you sometime[1] ago, covering the amount of your overdue account

for $14.85, and as we have written you several letters since that time asking for remittance[1], and have not heard from you, we beg to advise you that unless this account is settled within the next five days, we shall be obliged to place it in our attorney's[1] hands for collection[1]. We hope this course will not be necessary. (80)

Yours very truly,

L. K. Slifer, Esq[1]., 14
Freeport[1], Ill[1].

Dear Sir :

We are in receipt of a letter today from Mr. F. W. Kelly regarding a small claim we have against the National[1] Mining Company. He asks us to join with the rest of the creditors[1] and pool our interests[1], and place the property[1] in the hands of a trustee. We therefore give you authority[1] to act in our behalf[1], as we are perfectly[1] willing to enter into an arrangement[1] of this kind, provided[1] it will give us the best results[1]. (80)

Yours very truly,

Messrs. Bryan & Fields, 15
Ithaca, N. Y[1].

Gentlemen :

I have your letter enclosing contracts as stated. These papers I have signed and herewith return[1] one with my check, dated November[1] 1, for $1500 in favor of Day & Williams. You are expected[1] to see that Mr. Day furnishes[1] an equivalent[1] in cash or grain. Do not take anything from him in the way of merchandise[1] except grain that he may have in his elevator[1] at actual[1] out-going weights. You must not invoice his stock on hand at in-coming weights.

I trust that you will have a successful[1] season[1] and that the interests[1] of all concerned will be well looked after.

Yours truly, (105)

BANKING

A. G. Myers, Esq[1]., Cashier[1], **16**
Citizens[1] National Bank,
Concord[1], N. C[1].

Dear Sir :

In reply to yours of the 11th inst., we beg to say that our facilities[1] for collecting items on points named in your letter are very satisfactory[1]. If we anticipate[1] a change in the future, it will give us pleasure to take up the matter with your bank. (48)

Very truly yours,

William H. Peck, Esq[1]., Cashier[1], **17**
Third National Bank,
Scranton[1], Pa[1].

Dear Sir :

You are holding for our account a draft[1] on the Babcock[1] & Berkley[1] Co., of your city, with bill of lading attached[1], for $438.72. We are instructed[1] by our customer[1] to advise you to notify[1] Messrs. Rosenblack[1] & Quimby[1], of your city, of this draft, and upon the payment of the same to deliver to them the draft and bill of lading attached thereto. Your kind attention will oblige us. (72)

Yours truly,

Henry S. Kromer, Esq[1]., Sec[1]., **18**
Steel Building and Loan Asssociation[1],
Hartford[1], Conn[1].

Dear Sir :

We enclose herewith power of attorney[1] executed[1] by Charles Kelley, transferring[1] to us 10 shares of the capital[1] stock of the Steel Building and Loan Association, 12th

series. Please note this transfer on your books and advise us as to the withdrawal[1] value of the stock, and also whether the same is paid in full to this date. Please give the bearer[1] a letter stating that the assignment[1] has been made on the books to our order. (77)

Yours very truly,

J. P. Reed, Esq., Cashier[1], 19
Atchison[1] National Bank,
Atchison, Kans[1].

Dear Sir :

John T. Mertz & Son telephoned[1] us this morning that they would pay the drafts[1] drawn on them by the Miller Grain and Flour Co., of $75.50 and $95.60, only upon arrival[1] of cars. Shall we hold these drafts or return them to you? We advised you yesterday[1] that we had charged[1] them back and entered[1] the same for collection[1]. Your early advice will be appreciated[1]. (70)

Yours truly,

E. V. Baker, Esq[1]., 20
Wilmington[1], Del[1].

Dear Sir :

We enclose herewith for collection[1] and remittance[1] draft[1] drawn by Holland[1] & Newman on J. M. Pierce, Newark[1], Del., for $25.30, with papers attached, which please surrender[1] upon payment. You will note from the correspondence[1] that Holland & Newman's check No. 50132, drawn to the order of J. M. Pierce, was received and cashed by Mr. Pierce, although[1] it did not belong to him. The object in drawing the draft is to enable Holland & Newman to be reimbursed[1] for the amount. (84)

Yours very truly,

G. E. Bradfield[1], Esq[1]., **21**
Annapolis, Md[1].

Dear Sir :

Messrs. Hall & Evans have had an account with us for over twenty years, and it has been uniformly[1] satisfactory[1] during all that time. They are doing an extensive[1] business and stand in good credit both in the trade and with us. They are prompt in meeting their obligations[1], and we have every reason to believe that they will successfully[1] carry out any business engagements[1] that they may feel like assuming. (71)

Very truly yours,

W. P. Barnes, Esq[1]., **22**
Augusta, Me.

Dear Sir :

We have your favor of December[1] 5 relative[1] to extending courtesies[1] to Mr. Frank H. Bean, one of your customers[1], and at present a student[1] in the department[1] of medicine[1] at Columbia[1] University[1]. We have suggested to Mr. Bean the propriety[1] of opening a check account with us, and he has the matter under consideration. (55)

Yours truly,

Mr. Henry E. Litchford[1], **23**
Raleigh, N. C[1].

Dear Sir :

Your letter of June 17 reached us this morning. We notice that you have charged[1] $1.25 exchange[1], although the item was payable without exchange. Please remit us this amount.

We desire to call your attention, as per the enclosed envelope[1], to the fact that the original[1] letter was addressed to the "Continental"[1] National Bank, and, of course, was

not delivered to us. It appears that you then mailed it without any postage[1], as we received a notice to send two cents to the postmaster[1], when a letter addressed to us would be forwarded[1]. For your inspection[1], we enclose both envelopes in this transaction[1]. (105)

Yours truly,

The Union Bank of England, Ltd., 24
London, Eng.

Dear Sirs:

Referring to the 60-day sight-draft of Messrs. Norcross[1] & Black on your goodselves for £507-8-6, we beg to advise you that of this amount £500 is the full amount of letter of credit No. 3756 dated London, November[1] 25, 1906. The balance, £7-8-6, we are paying upon the responsibility[1] of the drawers, and we hereby give you our guarantee[1] pending confirmation[1] of the same, which we have asked for from your London office. We have forwarded[1] to you invoice and bill of lading in duplicate for three cases of leather per S. S. Celtic for London for account of Messrs. Warren[1] & Strang, by whom the insurance[1] is to be effected[1]. (116)

Yours truly,

T. W. Hill, Esq[1]., Cashier[1], 25
Cleveland[1] National Bank,
Cleveland, O.

Dear Sir:

We sent you by express on November[1] 23 for collection[1], a draft[1] on W. S. McCauley[1] & Sons for $955.20 for a $1000 bond of the Cleveland, Elyria[1] and Western[1] Railway Co., attached[1] thereto. We are without return for this collection and are at a loss to understand[1] the delay, as McCauley & Sons advised us that they were prepared[1] to

pay the draft upon demand. Our customer[1] is daily asking information as to the disposition[1] of the draft, and we are anxious[1] to accommodate[1] him. Kindly wire us on Monday morning as to the situation[1], and oblige (101)

Yours truly,

Mr. Leonard[1] C. McCann, 26
Meadville, Pa[1].

Dear Sir :

In reply to yours of the 3d inst. regarding a loan, we beg to say that as a national bank we cannot handle mortgages[1] or real estate securities[1] as collateral[1] for loans. The endorsers[1] you speak of we cannot pass on until you furnish[1] us with their names and addresses. It is the same with a judgment note as with the real estate securities ; our committee[1] would not accept a note of that character[1] for discount. (76)

Very truly yours,

Miss Amanda V. Cronin, 27
Virginia City[1], Nev.

Dear Madam :

We are obliged to remind you that your account is again overdrawn[1], this time to the extent of $25.10. Please present yourself at the bank before three o'clock tomorrow and pay this overdraft[1], or see that funds to this amount are sent to us by that time. We must caution you against a recurrence[1] of this act, as it not only causes us inconvenience[1] and annoyance, but it prejudices[1] you in the opinion of the bank. While we are anxious[1] to retain your account, we must insist that you preserve[1] a larger balance with us than you have done during the past year. (104)

Very truly yours,

Messrs. Maxwell[1] & Bro., **28**
Buffalo[1], N. Y[1].

Gentlemen :

In reply to your complaint[1] of January[1] 3, we would state that the mills are doing everything possible to ship your goods on order by the end of this month. Cards for the various[1] styles go to you today.

Concerning your order for draperies[1], we would say that we have advices from the mills this morning that two cases of taffetas[1] have been shipped to you. The balance[1] will be shipped as fast as possible. (75)

Yours very truly,

Mr. Bernard[1] Kincade[1], **29**
Washington[1], D. C[1].

Dear Sir :

Your favors of the 3d and 5th are at hand. Regarding the sample cards of 4/4 silkalines[1] received by you and which you stated you did not order, we would say that we have fully investigated[1] this matter and find that the cards were intended[1] for J. H. Harkins[1], Chicago[1]; so if you will please forward[1] the cards to this firm at our expense[1], we shall be very much obliged.

Regarding the light and dark percales[1] which you refer to in your letter of the 5th, we would state that the price is now $8\frac{3}{4}$ cents, less 10 and 5%.

The writer will be in your city in the course of a few days, and will take pleasure in calling on you and showing the stock now on hand. (130)

Yours very truly,

Messrs. Norton[1] & Ott, **30**
Providence[1], R. I[1].

Dear Sirs :

We wish to inform[1] you that you will not receive the following cases: B G F 19778, P Q R 20643, and G H F 14325. We have secured[1], however, another[1] case of P L T and are glad to say that it is a better assortment[1] than the cases you will not receive. Cards of this style will go to you today, together with cards of 44″ mohair[1], the price of which is 27½ cents net. We have ordered the case of P L T to be shipped to you at once. If this is not entirely[1] satisfactory[1] to you, please wire us promptly[1] on receipt of this letter, and return the card. (115)

Yours very truly,

Messrs. Sylvester & Bros., **31**
Minneapolis, Minn.

Gentlemen :

We have yours of the 5th stating that you are not interested[1] in the samples[1] of dress goods sent you. We do not understand[1] what you mean. The cards representing[1] M T U 14441 and T I H 17865 are shorts[1] in place of four cases of seconds selected[1] by you, which we cannot deliver. They are better assortments[1], and we do not see why you should not accept them. It is probably[1] too late to stop shipment of these goods, and when received by you, please hold the goods subject to our orders. (94)

Yours very truly,

The Holland[1] & Logan Merchandise[1] Co., **32**
Jersey City[1], N. J[1].

Dear Sirs :

Referring to your letter of the 8th and our reply of the 10th, we would say that we find after going into the matter thoroughly[1] that the 100 pieces of C W cashmere[1]

shipped to you with the wrong ticket, were packed by the print department[1] in Columbus[1] last May, and are not ticketed with your special numbers. This accounts for the mistake[1], and we do not think that the mills will make any mistakes of this kind in the future. As soon as the goods reach us, we will forward them to the print department[1] and have them reticketed according to your wishes. (104)

Yours very truly,

Mr. Andrew Hancock[1], **33**
Newark[1], N. J[1].

Dear Sir :

We have been advised by our representative[1] in your city that you have not yet received the batiste[1] ordered a week ago. We are pleased to say that the last ten cases of these goods were shipped to you on the 10th inst. The shipping receipt showing the date on which the goods were forwarded[1], is enclosed, and it would have been sent earlier[1] except for a clerical[1] error[1] in the record which had to be corrected[1]. We feel sure that the case of batiste will reach you within the next forty-eight hours ; if it does not, advise us, and we will start[1] a tracer after it. (108)

Very truly yours,

The Bullock & Hamilton[1] Co., **34**
Milwaukee[1], Wis[1].

Dear Sirs :

We have been requested[1] by a number of our customers[1] to place orders for them for next fall's R T fleece. Although we have received your letter of the 1st informing[1] us that you would not make this style this year, we think that if you could fill the orders we have thus far received for these goods, it would be very helpful to us in securing[1] orders for other lines ; therefore, we have neither refused[1] nor

accepted the orders received for these goods. Please let us know what you will do in this matter so that we can make proper[1] disposition[1] of the orders. (105)

Very truly yours,

Mr. Edwin[1] R. Hadley, **35**
New Orleans[1], La[1].

Dear Sir:

In your favor of the 21st, received today from our Pittsburgh[1] office, you request[1] us to book you for the following crepes[1]; namely, shade G, 75 pieces; R, 100 pieces; T, 40 pieces; and W, 50 pieces. We do not know whether you intend[1] these for an entirely[1] new order or not, and therefore write to ask if such is the case. In this connection[1], also, we would state that the price of these crepes is now 11 cents, less 5 and $2\frac{1}{2}\%$.

Kindly let us hear from you in regard to this matter at your earliest[1] convenience[1], and oblige (101)

Yours truly,

Messrs. Canby & Gibbons[1], **36**
Cincinnati[1], O.

Gentlemen:

Please forward[1] at once all of the quality[1] 1820 batiste[1], and also send immediately all percales[1] and wash goods that may be on order in your different departments[1].

As yet we have received none of the grays in the R M L mohair[1]. We are needing these, as well as the flannellets[1], to complete orders now on hand, and would ask that you ship us some of these goods without delay.

We are returning by express today two pieces of B R art drapery[1], which you will see are narrow[1] widths[1] and have nail holes driven[1] through the folds. Please send us credit for these goods, and oblige (108)

Yours very truly,

Messrs. Adams & Barnes[1], 37
San Francisco[1], Cal[1].

Gentlemen :

We note by your letter of the 10th that you will get style 1844 creton[1] tapestry[1]. Our intention[1] was that you should purchase[1] taffeta[1], not tapestry. If our letter did not say so, it was probably[1] an error[1] on the part of the stenographer[1].

We are holding, subject to your shipping instructions[1], cases 10765, 12347, 14755, containing organdies[1], and as we have not received any information from you as to the disposition[1] of these goods, we call your attention to them, and request that you favor us with a prompt reply. (91)

Yours very truly,

Walter E. Parker & Sons Co., 38
Louisville[1], Ky[1].

Dear Sirs :

We note that the shipping department[1] has invoiced case 38764, B W, as being held for Duncan[1] & Company, while we find that the mill's invoice states that this case was packed for P. T. Whitman[1]. We are asking the shipping department to send you corrected[1] invoice.

Regarding the delivery of style 1609 challis[1], we are unable to give you any definite[1] information at the present writing. We will try to find out from the mill what deliveries can be made and will then advise you.

Attached[1] you will find your letter from the H. T. Butler[1] Company regarding their order for plaids. According to our records, their shade 1020 has been completed. We will do all we can to hasten the remainder[1] of their initial[1] assortment[1], and expect it to be completed within the next week or two. At the present writing, however, we can do nothing to expedite[1] the shipment of their second assortment. (156)

Yours truly,

GROCERY

Messrs. Doyle & Magill, **39**
Hamilton[1], O.

Dear Sirs :

Replying to your letter of the 8th instant, we wish to say that your inference[1] is correct[1] with reference to the lot of gallon peaches turned over to us by Mr. Ring. These goods were originally[1] shipped to Bower & Co., of this city, from whom they were transferred[1] to us, we agreeing to sell the lot and pay the bill ; but certain lines were not entirely[1] satisfactory[1]. We are today making shipment of a second lot of samples to Mr. Timms in order that he may accurately[1] know the character[1] of the fruit. When the balance[1] is removed, we will pay for what we have sold. The freight upon the lot has been paid. (115)

Very truly yours,

The Russell[1] Grocery[1] Company, **40**
Boston, Mass[1].

Dear Sirs :

Concerning the subject of your letter of February[1] 19, we wish to say that it has ever been our disposition[1] to do a reasonable amount of business with your house, and the fact that the account has run below what you consider the proper[1] amount to warrant[1] the discount you have been allowing us, is not entirely[1] our fault. We have been putting forth our best efforts to increase our purchases[1], but without material[1] result. We have frequently[1] called the attention of your local representative[1] to this matter, but even this has not bettered the situation[1] between us. To withhold[1] the difference between[1] 10% and what we have been receiving as a discount, may appear to you to be the proper course ; nevertheless[1], it will place us at a decided

disadvantage[1] in a competitive[1] sense in the distribution[1] of the goods you make. If you really wish us to do a larger business with you, do you not think there is a better method of effecting[1] this desirable end than by cutting our discount? We shall be pleased to hear further from you.

Very truly yours, (184)

Messrs. Parvin[1] & Miles, 41
Albany[1], N. Y.

Gentlemen:

We have your letter this morning to our Mr. Steel, also memorandum[1] bills covering three dozen boxes of Wash-Easy[1] Compound[1] delivered to our store sometime[1] since. These have been placed prominently[1] upon our counters[1], but we are sorry to say that, up to the present time, no sales of any consequence[1] have been made. Possibly a little later on we shall dispose of the compound more freely. (68)

Yours very truly,

Mr. Joseph E. Lennig, 42
Princeton[1], N. J[1].

Dear Sir:

We have your letter dated 19th instant, and gather therefrom that it is not your purpose[1], owing to receipt of our letter of Saturday, to do any further hauling. From the standpoint[1] of good business, we wrote you about a reduction[1] in the rate of hauling on the strength of a better rate having been made to us by another[1] person. It was not our intention[1] to have one of your competitors[1] do this work for us, but if a price of five cents per hundred was being made in Princeton, we felt we were entitled[1] to it. If another responsible[1] person was ready to do the business for this rate, it was certainly[1] our duty to ask you whether you were in a position to meet it. We are sending our shipments to you, as has been our custom, and we expect[1] to pay the

same rate as formerly[1]; therefore, we trust there will be no delay in the delivery of these lots. It is our intention to continue[1] our business relations[1] with you, but when prices of hauling decline, we shall expect to reap the benefit[1].

Very truly yours, (188)

Mrs. William Siddons, **43**
Allentown, Pa[1].

Dear Madam:

In accordance[1] with your order, we will ship you today the box of Lenox soap and twenty-five packages of Snow Boy powder. We are very glad to receive these small orders from you, and hope to have the pleasure of supplying your larger needs from time to time.

At present we have an especially[1] good trade on canned vegetables[1], and take the liberty to quote you as follows:

Wigwam[1] peas, very good quality	doz.	$0.95
A. D. spinach[1], fancy[1]	"	1.65
Ironstone[1] string beans, good	"	.90
Marked corn, crushed	"	.87½
Autumn lima beans	"	1.35

Kidly advise us if there are any other items upon which you wish quotations, and we shall be pleased to submit them. (122)

Very truly yours,

Mrs. F. M. Matlack[1], **44**
Alton, Ill[1].

Dear Madam:

We are very much gratified[1] with the generous[1] treatment accorded our Mr. Penton in Lakewood[1] the past few days, and wish to thank you for the assistance[1] rendered him.

We have taken the liberty, in the order given him, of increasing the quantity[1] of vinegar[1] from five gallons to

sixteen gallons. If at the end of the season you have any quantity of vinegar on hand and wish to return[1] it, we shall be glad to pay the return freight charges[1] and render you the proper[1] credit. These sixteen-gallon kegs are original[1] packages, and while we might fill a five-gallon keg specially for you, we find that invariably[1] such packages arrive at destination[1] in bad condition. We sometimes[1] ship five-gallon jugs, but they are not satisfactory[1] either as they are frequently[1] broken in transit[1] and thus entail a loss. We hope our action in this matter will be satisfactory. (152)

Very truly yours,

Mr. Oliver N. Crawford, **45**
Brockton, Mass[1].

Dear Sir :

Your bill for goods shipped to you on August 7 has been handed to me by Mr. Mayer, with the information that the flour and sugar[1] arrived in an unsatisfactory[1] condition, that considerable flour was lost in transit[1], and that the sugar was wet. Whatever loss or damage you have sustained[1] in this respect[1], we shall be happy to assume, but we trust the goods were signed for as being in this damaged condition, thereby enabling us to have the railroad company reimburse[1] us.

Mr. Mayer also states that you complained of the prices being high and that you did not receive jobbing figures, as you understood[1] would be the case. In reply to this we would say that we have been remarkably[1] liberal in this particular. The tomatoes sent were the finest[1] the writer ever saw, a grade that today we can sell in hundred[1]-case lots at $2 per dozen. The olives were what are known as 90's, absolutely[1] the very best we can buy in the olive line, and which in casks are quoted at the present time at $1.46. Ours are purchased[1] on a lower basis naturally[1], but they net us a very small margin[1] of profit. The pails them-

selves cost us twenty-three cents. Had we not charged[1] the twenty-five cents for the pails, which is usual, our loss on that particular item would have been eleven cents. With respect to vegetables[1], soaps, sugar, etc[1], these were billed to you absolutely upon a jobbing basis, and we note that the price charged you for the Oleine soap is ten cents below today's jobbing basis for that grade of soap.

When again in this city, kindly call to see us and give us an opportunity to discuss with you more fully the question[1] of prices. (302)

Very truly yours,

Mrs. G. L. Knox, 46
Alameda[1], Cal[1].

Dear Madam :

I respectfully[1] submit below prices for your consideration, and will call to see you on Monday, September[1] 25 :

Granulated[1] sugar[1], per bbl.	$5.00
Casco coffee, per lb.	.18
Tea, mixed "	.23
Rice, "	.05$\frac{1}{8}$
Rolled oats by bbl.	4.60
Barley[1], per hhd.	2.25
Shredded wheat biscuit, per case	4.75
Triscuit, per case	2.40
Casco flour, per bbl.	5.25
Hams, per lb.	.12
Bacon, "	.12$\frac{3}{4}$
Macaroni[1], per lb.	.05$\frac{1}{2}$
Hominy[1] grits, per lb.	.04
Dried lima beans, per lb.	.06$\frac{3}{4}$
Philadelphia Oleine soap, per box	2.05
Baking powder, 5-lb. cans	.60
Surprise catsup[1], per doz.	1.00

Hoping there are some items on this list that will appeal to you, I remain (132)

Very truly yours,

LUMBER

The William Miller Contracting[1] Co., **47**
49 State Street,
Boston, Mass[1].

Gentlemen :

We enclose you herewith our list of flooring on hand. Please look this over carefully and see if you cannot find on it something you can use. We have several hundred thousand feet of $1\frac{1}{4}''$ lumber from which we could manufacture[1] $1\frac{1}{8}''$ flooring. This stock was sawed to make $2\frac{1}{4}''$ face flooring, and as it is of exceptionally[1] good quality[1], it will run largely to clear and long lengths. Our flooring is manufactured in a first-class[1] modern[1] plant and by skilled workmen. We give our personal attention to every detail from the stump to the final loading of the finished[1] product in the car. Please let us hear from you. (114)

Yours very truly,

Messrs. Yard[1] & Reid, **48**
Atlanta[1], Ga[1].

Dear Sirs :

We have your favor of the 17th inst., and in reply regret[1] to say that we doubt very much if we could make shipment during March of the stock you require. We could get out the select[1] stock and the Nos. 1 and 2, but doubt if we could send forward[1] all the shop grade within that time. We presume the lumber would be wanted for vessel shipment. We make you, however, prices net to us of $23 f. o. b. mill on shop lumber, $32.50 for the select, and $36.50 for the Nos. 1 and 2. You understand[1] you would have to add your commission[1] to these prices. (112)

Yours truly,

Messrs. Newell & Dillon, 49
50 Broadway,
New York[1], N. Y.

Gentlemen :

We are in receipt of your letter of the 20th relative[1] to our quotation of recent date on car of 4/4 No. 1 common and better chestnut[1] lumber, and in reply we beg to advise you that we have received orders for several cars of this stock recently[1], but we shall be glad to have you send us your order for a car for shipment during the next two or three weeks. Practically[1] all our chestnut lumber is loaded on the W. Va. & P. division of the B. & O., which takes a special rate of 24c. on chestnut lumber to New York for B. & O. or P. & R. delivery. We are not in position to make Pennsylvania[1] delivery either in New York or Hoboken[1], N. J[1]. Our rate to Hoboken for P. & R. R. R. or A. C. R. R. delivery is 18½c., or 5½c. below the New York rate ; therefore, you may deduct[1] from the prices quoted $1.75 for shipment to Hoboken, N. J. (169)

Yours truly,

Keys Planing Mill Co., 50
Graham[1], Va[1].

Gentlemen :

In reference to the boards[1] referred to in your letter of the 8th, we would say that they are from sides of bill timber, and while kiln dried, the lengths do not run as well to 16 ft. as the North Carolina[1] stock. The widths[1] are 4″ and up, but that kind of lumber does not run heavily to stock widths. We hardly know just how the grade would run, but should imagine[1] about 75% No. 4 and 25% No. 3, according to the North Carolina Association[1] grading. We could put a sample shipment in a car with flooring stock or ship a small car itself, if you desire.

We note the prices you can afford[1] to pay for ceiling and flooring, and should be glad to have an order for such

stock, as we have a large supply on hand and are anxious[1] to move it. We do not have on hand much 7/16 No. 2 common ceiling, but are making it constantly[1], so could give fairly prompt delivery. It would give us pleasure to receive your order for a sample car each of grade flooring and of 7/16 ceiling, mostly No. 1 common, if you can favor us with the same. (205)

Yours truly,

The Walnut Lumber Co., **51**
Richmond, Va.

Gentlemen :

Your order No. 622 is in hand. We will have this cypress[1] lumber selected so that it will all be of good grade, but we should like very much to know the purpose[1] for which this stock is wanted. With this information before us we should be better able to furnish[1] just what the firm wants. We think it well to hold this order until advised by you. As this is new trade, we want to give a good deal of attention to it, and we do not want to make any mistake[1] in shipping what may prove to be unsatisfactory[1]. (101)

Yours truly,

Messrs. C. B. Hayward[1] & Co., **52**
Emporium[1], Pa[1].

Gentlemen :

We are in receipt of your favor of the 14th inst., and in reply beg to say that we have no stock from which we could furnish[1] you 9000 ft. 2 x 4″ in either birch[1] or maple, unless we were to pick it out of stock of all widths[1] piled together. If you will advise us by return[1] mail or wire us, we can get out this amount of birch for you and ship it in the rough at $20 per M delivered on Philadelphia[1] rate of freight, but we would have to know at once, as we are now about to ship several cars of 2″ birch and could at the same time pick out widths which would make 2 x 4″.

We could furnish you with 3 x 4″ beech hearts at $16.50 delivered in the rough on Philadelphia rate of freight. These are excellent[1] stock, cut last winter from the hearts of sound beech timber, and are thoroughly[1] seasoned[1].

We thank you for your inquiry[1], and shall be pleased to have your order for either of the above-mentioned stock.

Yours truly, (189)

Messrs. Brice Bros., **53**
Thomasville[1], Ga[1].

Dear Sirs :

Replying to your kind favor of the 11th inst., we regret[1] that we do not see our way to quote on your inquiry[1]. Our boards[1], as you will note by list, are made random[1] or promiscuous[1] widths[1], as well as lengths, and it would not be practicable[1] for us to furnish[1] stated widths and lengths as you have specified. We shall be glad to have your order for any of our regular[1] grades of boards, dressed in any way you may prefer[1]. If you can use our quotations in this way, kindly let us know. (95)

Yours truly,

Ward Lumber Co., **54**
Lynchburg[1], Va[1].

Gentlemen :

We are in the market for a number of cars of 4-ft. standard[1] plastering[1] lath, either hard or soft wood, and should like to have your best prices on the same. We can place an immediate order for one million feet, provided price is right, if you can guarantee[1] delivery of the whole within ninety days of receipt of order.

We also have orders on file for ten or twelve cars from various customers[1], for prompt delivery. If you have any lath at all, either in small or large lots, we should like to hear from you. When quoting prices, please be sure to mention the kind of lath you are offering, how many you

have, how soon you can ship, and on what railroad. All prices must be f. o. b. cars, Buffalo[1]. (135)

Yours very truly,

John Morgan's Sons Co., **55**
Norfolk[1], Va[1].

Gentlemen:

We have the following red oak wood which we must move promptly, and take the liberty of quoting f. o. b. your rate of freight for immediate acceptance[1], and subject to prior sale, as follows:

½ car 4/4 No. 1 common red oak $35.50
½ car 4/4, 1's and 2's red oak 45.50
1 large car 6/4 common and better red oak . 37.50
1 small car 6/4 common red oak 24.50

The 4/4 and 6/4 stocks are piled at different points, and therefore cannot be shipped in mixed cars of the two thicknesses[1]. The stock is well manufactured[1], runs good widths[1], regular[1] standard[1] lengths, and is in shipping-dry condition. We hope you can send us an order. (122)

Yours very truly,

Hilton[1] & Dodge Lumber Co., **56**
Savannah, Ga[1].

Gentlemen:

We enclose herewith a specification[1] which is for a low grade lumber to be used under the water, and the firm concerned want to get the cheapest material[1] that will answer the purpose[1]. It is for work on the Champlain[1] canal for large contractors[1], and is cash business. We think it best to quote f. o. b. vessel, New York, letting them attend to the lightering[1] beyond Albany, as we understand sail vessels cannot go up that far on account of shallow[1] water. (82)

Yours truly,

Poughkeepsie[1] Glass Co., 57
Poughkeepsie, N. Y.

Dear Sirs :

We take pleasure in naming you a price on Clearfield[1] 3/4 gas coal of $3.35 per gross ton alongside[1] your dock. In this quotation we have included for ourselves 4c. per ton brokerage, as we are very anxious[1] to secure your business. Our principals, the Allegheny[1] and Western[1] Coal Co., have made this proposition[1] subject to prior sale. The above price would figure back to $1.40 per gross ton at mines for shipments all-rail to your plant at Poughkeepsie, on the usual rate of freight. This quotation is also made subject to advance or decline in railroad freight rates. It is expected[1] that railroad freights will advance 5c. per ton about the 1st of May. (121)

Yours very truly,

Mrs. N. L. Weeks, 58
234 South Third Street,
Wilkes-Barre[1], Pa[1].

Dear Madam :

The policy inaugurated[1] some years ago by the large anthracite[1] coal-mining companies, of naming the lowest price on household[1] sizes of coal in April of each year and adding to this 10 cents per ton on May 1 and an additional[1] 10 cents per ton for each month thereafter[1] to September[1] 1, inclusive, will again be followed this year. We cannot, therefore, too strongly urge[1] our customers[1] to purchase their supplies of coal during the month of April, and thereby secure the lowest price. For April deliveries of broken, egg, stove, and nut sizes, we quote $6.50 per ton of 2240 pounds.

This price is based upon chute deliveries, there being an additional charge of 25 cents per ton if coal is carried or wheeled[1] into the bin.

Years of experience enable us to meet the requirements of the family trade with respect[1] to quality[1] of coal and proper[1] preparation[1]; and, having yards in the various sections of the city, we can insure prompt deliveries. (168)

Very respectfully yours,

Central[1] Coal Mining Co., **59**
Lykens[1], Pa.

Gentlemen :

We confirm[1] telegram[1] sent direct[1] to you by H. Lubins, suspending[1] consignments[1] to the Harrison Iron Works for the remainder[1] of this week, shipments to be resumed[1] next week at the rate of 25 cars per week.

Messrs. Wills' Sons & Co. have complained several times recently of the condition of the pea coal shipped them. As they are one of our best customers[1] we must ask that you do not ship any more to them except it be in good condition.

It seems to us that the matter of the siding dispute with the Delaware[1] and Hudson Railroad Co. could be adjusted[1] better from your office than from here. You must remember that we sell the company considerable tonnage, and while they need not be handled[1] with undue courtesy[1], yet it might be just as well to concede some of the minor points. (154)

Very truly yours,

Mr. I. N. Gessler[1], Mgr[1]., **60**
Knickerbocker[1] Coal Co.,
New York City.

Dear Sir :

In reference to our telephone conversation[1], we beg to quote you on 5000 to 10,000 tons of Victor[1] bituminous[1]

coal at your option, to be taken in approximate[1] monthly proportions[1] for a year beginning December[1] 1, 1907, a price of $2.75 f. o. b[1]. New York ports, or $2.60 f. o. b. Philadelphia[1] ports, subject to advance or decline in freight rates. Benton coal, as you are aware, loads at Port Reading[1] and Port Richmond[1]; Victor, at South Amboy[1] and Greenwich[1]. This quotation is for prompt acceptance[1], as our tonnage is somewhat limited. We can probably[1] take care of tonnage in excess of 10,000 tons, if we have early advice.

We trust you will give this favorable consideration, and that we may continue[1] the very pleasant business relations already established[1]. (135)

Yours truly,

Mr. Louis D. Sloan, Manager[1],
Yonkers[1], N. Y[1]. 61

Dear Sir:

We are in receipt of your letter of the 24th inst., and have forwarded[1] your orders to the mines for shipment. We note what you say in regard to using rice coal for your plant, and will send our Mr. Lewis out to see you next Monday. Mr. Lewis is an expert on the use of steam coals, and is well posted on the different makes of grates and the coal best suited to each.

In regard to the car of egg coal shipped you last week, P. & R. 21354, manifest 3016, would say that this was due to an error in shipping from the mines, as we have given them positive instructions[1] not to ship to your siding anything over a thirty-ton car. We are glad to hear that you now have work under way which will so strengthen[1] your trestle as to enable you to take the largest steel cars, as it is becoming more and more difficult for us to procure wooden cars in sufficient[1] quantity[1] to supply our customers[1] who are unable to take the steels. (182)

Very truly yours,

New England[1] Manufacturing[1] Co.,
New Bedford[1], Mass[1]. **62**

Gentlemen :

We are in receipt of your letter of the 3d inst., and have placed your order for pea coal on our books for immediate delivery. In regard to the price of steamboat[1] coal, you are no doubt aware that the price of this size f. o. b[1]. mines was increased to $2.75 per ton on December[1] 1, so that any future shipments we may make to you will be at the advanced price.

We note your remarks with reference to slow delivery of your last order. The delay was unavoidable[1], as it was impossible for us to get sufficient[1] cars at the mines. What cars we did receive we apportioned[1] fairly among our oldest[1] customers[1], and we assure you we did the very best for you that we could under the circumstances[1].

As regards shipments to Port Reading[1], we understand that the railroad company will raise the embargo[1] there in a day or so. As soon as they do, we will ship your order of rice coal to that point, giving you notice a sufficient time in advance to enable you to have a man on the ground to look after the loading of the barges. (198)

Very truly yours,

Mr. Frank[1] S. Sargent[1],
Pottsville[1], Pa[1]. **63**

Dear Sir :

In your letter of the 2d inst. you say that you think it would be advisable[1] for us to equip our No. 2 breaker with the new Holmes separator[1]. As you know, we have had one of these separators in use as an experiment[1] for a month past, and have watched carefully the results obtained by its use. We find that the larger sizes down to chestnut are separated cleanly, but we have been obliged to put several

cars of pea and chestnut through the breaker again, as these two sizes do not seem to separate as they should. We have spoken to Mr. Wood in regard to this, and he believes[1] that by adding another and slightly wider flare to the separator this defect will be remedied. This change is now being made, and I will report the results obtained under it as soon as it has been thoroughly[1] tested. (153)

Yours truly,

Robert S. Cleeland, Esq[1]., 64
Bridgeport[1], Conn[1].

Dear Sir :

In answer to your inquiry[1] of the 29th ult. regarding trade conditions here, would state as follows: Anthracite[1] trade continues[1] active, due to the prevailing[1] cold weather in this section. The demand for this grade comes from all points of distribution[1], and shipments are limited only by the car supply, which is gradually improving.

New England[1] stocks are being greatly reduced, owing to the severity[1] of the weather and the continued[1] storms along the coast, which have prevented[1] ocean shipments.

The bituminous[1] market is suffering at present from an over-supply at tide points, and it has been only within the last week that railroads have raised the embargoes[1] placed on shipments at Port Liberty. Because of embargo orders, bituminous prices dropped on free offerings for spot delivery.

We quote P. R. R. line prices for bituminous for prompt delivery as follows: Martin's Creek, $1.95; best Miller vein, $1.50; and Clearfield[1], $1.20. We quote buckwheat[1] at tide, $2.40; rice, $1.70; barley, $1.40.

Hoping you will not hesitate to write us should you desire any further information, we are (190)

Very truly yours,

Messrs. Richman & Taylor[1],
Carbondale[1], Pa[1]. 65

Gentlemen :

We are in receipt of a letter from John Smith in which he states that the two cars of pea coal shipped to him on the 27th ult., manifests[1] L. V. 1688 and 1689, are in poor condition, there being a considerable quantity[1] of slate, boney, and dirt mixed with the coal. If this is true, it would seem to us that your mine inspector[1] is either careless or incompetent[1].

We would say in answer to your inquiry[1] regarding the twenty cars of stove coal at Greenwich[1], that we have now procured a barge, and the loading will be finished[1] today. We shall be charged[1] with three days demurrage[1], but shall have a counter-claim[1] against the railroad company for twenty-six tons lost in transit[1]. (125)

Yours truly,

McDonnell[1] Wagon Works, 66
Youngstown[1], O.

Gentlemen :

We received your favor of the 9th inst., and have made changes[1] and corrections[1] in your order with us as therein directed[1]. With regard to guaranteeing[1] the present price on your order for 25 cars of stove coal, would say that we have already booked all we can attend to this month ; and with a strong likelihood[1] of an advance on the 1st proximo, we would hardly feel inclined to do so, unless probably[1] on the chestnut size, which is in somewhat less demand at present in this market.

We enclose reply received from the Lehigh Valley Railroad Co., showing that contents of car 41144 to J. C. Snyder, Akron[1], O., was transferred[1] to car 16542 on account of wreck at New Brighton[1]. (124)

Yours truly,

Mr. George[1] Crissy, 67
New Haven[1], Conn[1].

Dear Sir :

I am in receipt of your age card giving your date of birth as the 7th day of January[1], your occupation as that of an army officer[1], and asking for a sample 20-year Endowment policy for $5000, for which please accept my thanks. I enclose herewith an illustration[1] of said policy, which you will see has cash, loan, and paid-up values, the same as is issued to a civilian[1], and at exactly[1] the same rate. This policy has many advantages, as you will see, over that issued by any other company. I enclose a copy of the permit which would accompany the policy, allowing you to travel or reside anywhere, under government orders, during the first two years of the policy, after which no permit is required, as the policy is incontestable[1] for any cause except non-payment of premiums[1].

I also enclose an application[1] blank which you can fill up and sign. Please be examined by your post surgeon, and return the papers to me with bill for the doctor's examination[1]. I will then secure from the company a policy for you in accordance[1] with the above. (187)

Yours very truly,

Messrs. Berry Brothers, Attys[1]., 68
Richmond, Ind[1].

Gentlemen :

We have yours of the 22d notifying us of the death of Mr. John Simson, insured for $5000 in this company under policy No. 10712, and asking the record of this policy. In reply we desire to state that this policy was originally[1] made

out to Mary V. Simson, wife of the insured, but was later assigned[1] to J. H. Munn & Co. in consideration of a loan. This assignment[1] was afterward[1] released[1], however, so that the policy reverts[1] to Mary V. Simson, wife, who is now the beneficiary[1] and who will have to make claim on the company for that amount. We enclose herewith proofs-of-death blanks, which it will be necessary for her to have filled up and sworn[1] to before a notary, and return to us, at which time the company shall be pleased to make settlement[1].

Yours very truly, (142)

Mr. Frank[1] Pearson[1], **69**
Salem, Mass[1].

My dear Sir :

I have your letter of the 20th asking for an extension[1] of sixty days in which to pay your premium[1] of $130.50 on your policy No. 32234. In reply I wish to state that the time allowed in your policy for payment of premium is thirty days, but the company will cheerfully[1] grant you the extension requested if you will sign the enclosed note for the amount of your premium with 60 days interest thereon at 6%. (81)

Yours truly,

Mr. William Prince, **70**
Atlantic City[1], N. J[1].

Dear Sir :

It has been intimated[1] to us that you will soon be in the market for life insurance[1]. If such is the case, we wish to call your attention to the advantages offered by this company, which has been in business for over fifty years and has never delayed or disputed a death settlement[1]. Although not the largest company, ours is one of the best, most conservative[1], and most economically[1] managed. It has received

from its policy-holders[1] $54,000,000 ; it has paid its policy-holders over $44,000,000, and now holds for future payments over $15,000,000, as per the enclosed statement. The dividends[1] paid by this company on its participating[1] policies have not been surpassed[1] by any other company and equalled by only two. We write all forms of insurance, participating and non-participating, and hope that if you are in the market for insurance, you will favor us with your application[1].

Yours very truly, (152)

Mr. H. H. Johnson[1],
Coatesville[1], Pa[1]. 71

My dear Sir :

I am in receipt of your letter of the 19th regarding the rates charged[1] by the different companies, and in reply will say that the rates of our company will compare very favorably with those of our competitors[1]. Furthermore[1], all our participating[1] policies have dividends[1] which can be used yearly to reduce the premium[1] cost or increase the insurance[1] in event of death or the maturing[1] of the policies. Our dividends in the past have averaged 25%, and while we can not reasonably expect that investments[1] today will yield[1] as large a percentage[1] of interest[1] as in the past, there is every reason to believe that the dividends of our company will be as good as, if not better[1] than, those of any other company.

If there is anything I can do to assist you in obtaining the application[1] in question[1], please command[1] me. (146)

Very truly yours,

Mr. James E. Kelly, 72
Trenton[1], N. J[1].

My dear Sir :

I am in receipt of your letter of the 22d inst. asking for the maximum[1] loan available[1] under your policy No.

34480 for $5000 in this company. On looking up the record of this policy, I find that it was taken out fifteen years ago, and therefore has a loan value, as stated in the policy, of $1200. If you will kindly[1] sign the enclosed loan note for this amount, also have your wife, Martha J. Kelly, sign on the second line, and have these signatures[1] witnessed, and return[1] the note to me, I shall take pleasure in securing settlement[1] from the company. (105)

Yours very truly,

Mr. Barclay[1] Parsons[1], **73**
Omaha[1], Neb[1].

Dear Sir :

In reply to your letter of the 19th, we respectfully[1] call your attention to the enclosed circular[1] which fully describes the advantages of our 20-year L. E. A. policy. You will see that this policy costs a little more than the regular[1] 20-year Endowment plan, but should the insured live till the end of the 20th year, he would receive $1500 cash for every $1000 insured ; should he die before the 20th year, or before the policy matured[1], the beneficiary[1] would receive the amount insured. You will observe, therefore, that although it costs a trifle more at the outset, in the long run it proves the most advantageous[1] for the insured.

Hoping to be favored with your application[1], which will receive our most careful attention, we are (131)

Yours very truly,

C. E. Franklin[1], Esq[1]., **74**
Bangor,[1] Me.

Dear Sir :

Your letter of the 24th asking the amount of premium[1] due on your policy No. 77358, is received. In reply we would state that this policy lapsed last June for non-payment of premium, at which time you were notified, but

you seemed to disregard[1] all our letters on the subject. However, if you now desire to be reinstated[1], the policy provides for that, and we shall be glad to do what we can for you. It will be necessary for you to pass a satisfactory[1] medical[1] examination[1], at your expense, and pay the back premiums with interest[1]; but as this policy is several years old, we think it would be to your interest to put it again in force. If you will kindly[1] sign the enclosed reinstatement[1] blank and have the doctor fill in answers to the questions[1] stated, and return the same to us, we will forward it to the company for their consideration. (156)

Yours truly,

Mr. Morris Frick, **75**
Vicksburg[1], Miss[1].

Dear Sir :

Your letter of the 22d enclosing proofs of death of John C. Smith, has been received. There is a slight discrepancy[1] between the friend's statement in the proofs and the doctor's statement. One gives the insured's occupation as "farmer" and the other as "foreman." Please ascertain[1] the insured's occupation, and if it was foreman, let us know the nature of his business so that we may complete the blanks. However, to lose no time in the settlement[1], we enclose herewith our check for $5000 which you may pay the beneficiary[1] under this policy in exchange[1] for the enclosed release properly[1] executed. (103)

Yours very truly,

Mr. M. C. Milner, **76**
Saginaw, Mich.

Dear Sir :

Replying to your letter of the 22d, in which you ask for full information in regard to the investment[1] features[1] of the 20-year Gold Bond issued by the Eastern[1] Mutual[1] Life

Insurance[1] Company, we would say that as we do not represent[1] that company and know very little about their policies or business methods, we are unable to give you the information requested ; but if you should want to know about the Gold Bond policies issued by this company, we would respectfully[1] call your attention to the enclosed circular[1] fully describing the same. We do not doubt that our policies, as described by the enclosed circular, will cover everything you desire, but if they should not, and you still desire to investigate[1] the policies of the Eastern Mutual, we shall be pleased to secure full information for you. (139)

Yours very truly,

Charles Easton, Esq[1]., 77
Canton, O.

Dear Sir :

We have your letter of the 10th stating that you desire to surrender[1] your policy No. 31275 for its cash value. This policy was taken out fifteen years ago for $5000 on the 30-year Endowment form, and we find it now has a cash value of $2350. If you are in need of ready money, we would by all means advise you to make a loan on your policy instead of surrendering it for its cash value. You could now secure a loan of $2310, out of which would be deducted[1] the premium[1] for the coming year and also 6% interest[1] in advance on the amount of the loan, which would leave fully $2000. You can thus see that by taking the loan you can secure ready money and still keep the insurance[1] in force. However, if you prefer[1] to take the cash surrender value, please advise us, and we will see that the necessary papers for signature[1] are forwarded[1] to you. Also please advise us promptly[1] if you decide to take the loan. (180)

Yours very truly,

George[1] Hooker, Esq[1]., 78
Battle Creek, Mich.

Dear Sir:

On October[1] 15 you called at this office with our policy No. 10752 covering property[1] on the northwest[1] corner of 7th and Pearl[1] streets, being No. 316 North 7th street, which stands on our books in the name of Catharine[1] B. Groome. You then told us that Mrs. Groome was deceased[1], leaving her mother, Mrs. C. B. Stuart, and her children as her heirs, and that there had been no administration[1] of her estate. You also said you would look up the deed of trust and see just how the property was left, and would then communicate[1] with us. Not having heard from you since that time, we again call your attention to the matter, as the policy should be set straight. Let us hear further from you in relation to this. (132)

Yours truly,

Mr. Arthur G. Mack, 79
Middletown[1], Conn[1].

Dear Sir:

We beg to acknowledge[1] the receipt of notification[1] of loss signed by Mary E. D. Mack for claim under our policy No. 6867 for $3000 insurance[1] on building No. 40 North 5th street, which states that the only other insurance is $1000 in the Mutual[1] Assurance[1] Company, of this city; and also your detailed[1] estimate[1] of $30 for repairing the building, which will be entirely satisfactory[1] to us, and we are informed[1] by the Mutual that they will pay their proportion[1]. We therefore inclose you a receipt in full for our proportion, which we will thank you to have signed at your earliest convenience[1] by Mary E. D. Mack and John K. Doak as executor[1] and trustee of Richard R. Sutton.

We would thank you to give this matter your earliest attention, as we close our books for the fiscal[1] year the end of next week, and we desire to complete the matter before that time. (159)

Yours truly,

F. A. Paxon, Esq[1]., 80
Jackson, Miss[1].

Dear Sir:

We beg to remind you that as yet you have not complied with our requests of February[1] 28, November[1] 13, and December[1] 14 to have the executor[1] of the estate of Harold[1] P. Newlin[1] transfer[1] our policy No. 13855 on building 3616 Engleside[1] place to the present owners, subject to the interest[1] of the mortgagee[1], and bring the policy to this office for approval, together with a certified[1] copy of the will, or a short certificate[1] of his appointment[1] which need not be filed.

We urge your immediate attention to this matter, as otherwise[1] we shall be compelled[1] to take steps to annul the policy and to notify the mortgagee accordingly. (111)

Yours truly,

Mr. O. K. Baldwin[1], 81
Mobile, Ala.

Dear Sir:

Referring to your inquiry[1] by telephone this morning relative to the privilege[1] granted under our policy No. 8089 on building No. 108 North Front street, we would say that last July when we found the building was about to be occupied by three tenants[1], one of whom was a clothier[1], we wrote to Mr. Black, the agent, notifying him that the rate would be increased. On August 1 we received a message, as we supposed from you, that the clothier would not occupy the upper floor, and we accordingly named a lower rate; namely, one per cent., or $31.34, which was paid to us on September[1] 4, and the policy was endorsed "privilege to two tenants, none more hazardous[1] than a wholesale dealer

in turpentine[1] and wood alcohol[1]." On September[1] 12 you telephoned us relative[1] to an additional[1] tenant in the third floor, a dealer in pumps, whose business would require the use of a gas engine, when we told you that there might be a further additional charge of one per cent. In view of this fact we must request that the policy in question[1] be brought to this office on or before the 25th day of January[1], together with one per cent. additional, or $31.34, receipt of which we will indorse[1] thereon, granting the privilege of one additional tenant, it being agreed and understood[1] that no gasoline shall be used in the building. (237)

Yours truly,

The California[1] Company,
Los Angeles[1], Cal. 82

Dear Sir :

Upon examining[1] buildings Nos. 1313, 1317, and 1329 Erie street, our surveyor reports that he found in many rooms gas stoves placed upon wooden boxes with newspaper, wrapping-paper, or oil cloth tacked on the wall, in much the same way as that which caused the fire in No. 1313. We would therefore advise you to see that these defects[1] are remedied, also that the stoves are provided with metal or asbestos[1] sheets underneath[1] them, and that the same metal be used to protect[1] the wall paper. In the case of No. 1317, we must ask that the tailor in the first story be directed[1] to provide himself with a patent can for his benzine[1], not more than one quart of which we allow at any one time.

If you desire us to continue[1] our policies Nos. 11567 and 11570 on the said buildings, we must require an additional[1] deposit of one per cent., or $90, upon the receipt of which we will grant the privilege[1] of an apartment[1] house in each, and in the case of No. 1317 we will permit a non-hazardous[1] store in the first story, withdrawing[1] the former[1] liberties of communication[1]. (195)

Yours truly,

Mr. J. E. C. Houston, Executor,[1]
Davenport[1], Io.[1] 83

Dear Sir:

The board of directors[1] of the Chicago Contributionship[1] have decided that when a contributor[1] dies the policy must be transferred[1] by the executor[1] or administrator[1] of the estate to the heir or devisee[1], as a policy is personal property[1], and does not follow the real estate.

Our policy No. 11259 on building at Broad and Green streets stands on our books in the name of John J. Jones, owner, with loss, if any, payable to Charles C. Snow, mortgagee[1]. Will you, therefore, as the executor of the estate, execute a transfer on the policy to the present owner of the property, subject to the interest[1] of the mortgagee; have it dated, witnessed[1], and properly[1] filled in, and brought to this office for approval, for which no fee will be charged.

We must also put on the policy the following:

> This policy is hereby continued[1] in consideration of its being agreed and understood[1] that this company shall not be liable beyond the actual[1] value destroyed by fire for loss occasioned by ordinance[1] or law regulating[1] construction[1] or repairs of buildings.

This makes the policy conform[1] to the standard[1] policy, both term and perpetual[1], issued by this company; and as by recent decision the liability[1] of this company might be increased in the case of a loss occurring under policies without this clause, we are making all our policies have the same liability. (231)

Yours truly,

Mr. Ellis D. Fleisher,[1]
Charlotte[1], N. C[1]. 84

Dear Sir:

Our policy No. 18963 stands on our books in your name as owner, with loss, if any, payable to the Fidelity[1] Trust and Loan Company, trustees, mortgagees[1], on building

No. 212 South 6th street, for $10,000 insurance[1] at 2%, deposit $200. We cannot continue[1] this policy at this amount and at this rate, and hereby give you notice in accordance[1] with the terms of the policy (giving to either party the right to annul the insurance upon notice to the other) that the said insurance will be annulled by this company on the 23d day of September[1], 1907. If, however, you desire us to continue this policy, we shall be glad to do so by reducing the amount of the insurance to $6000 and raising the rate to 4%, making the deposit $240, provided you will send the policy, together with $40, the amount of deposit increase, to this office on or before noon of the aforementioned[1] date, for the proper[1] indorsement[1]. (170)

Yours truly,

Mr. William H. Harper[1],
Youngstown[1], O. 85

Dear Sir:

We understood[1] from the message you left at this office on Tuesday morning that you had again urged[1] Mr. C. S. W. Lee to endeavor[1] to find a purchaser[1] for your property[1] at the southeast[1] corner of 5th and Dock streets, this city, and also to replace our mortgage[1] of $10,000. We are therefore much surprised to learn from Mr. Lee that you had never given him any authority[1] in the matter, and that he had not attempted to sell the property nor to replace the mortgage; nor will he do so until you have given him written authority and definite[1] instructions[1]. The property committee at their meeting on the 19th instant extended the time in which you must pay the principal of our $10,000 mortgage to the first day of March. In view of the above circumstances[1], therefore, you will understand[1] that unless the principal and interest are paid in full, on or before that day, the matter will be placed in the hands of our solicitor, with instructions to begin foreclosure[1] proceedings[1]. (176)

Yours truly,

Montana[1] Life and Trust Company, 86
Helena[1], Mont.

Gentlemen :

Pursuant[1] to the conversation[1] we held with you over the telephone today, we are writing you in reference to the Rate Book which we have your order to set and print.

We find that we have no plates of the Pure Protection[1] Policy pages. In view of this fact, we understand[1] that we are to set these pages, per copy furnished[1] us, $2\frac{1}{2}$ inches wide and $3\frac{1}{2}$ inches long, so that they will be the same size as the Annual[1] Compound Dividend[1] Life pages, per proof we sent you, and of which we hand you proof herewith. In view of these instructions[1], it will be necessary for us to reset the title page and the notice page to conform[1] with these new directions[1]. Advise us if this is satisfactory[1] to you. (132)

Yours truly,

Wilson[1] Institute[1], 87
Cheyenne, Wyo.

Gentlemen :

We will manufacture[1] your catalogue[1] and reprints[1] as follows :

Catalogue : Six thousand copies of 288 pages, wire stitched, for $950 ; if stitched with thread, $30 extra. Additional[1] 2000 copies ordered at the sametime, $175 per thousand, wire stitched ; $5 extra per thousand, sewed.

Reprints : The understanding[1] is that the type of the text only will be standing from the catalogue.

Department[1] of Commerce[1]: 5000 copies, 24 pages text, 20 pages illustrations[1], $175 ; 10,000, $300.

Department of Technology[1]: 3500 copies, 40 pages, five inserts[1] and cover, $85.

General Course: 3000 copies, 20 pages, no cover, $27.50. This circular[1] to be entirely reset matter, having no bearing whatever upon the reprints. (118)

Very truly yours,

Mr. George C. Ferguson[1], 88
Tucson, Ariz[1].

My dear Mr. Ferguson:

In making out the estimate[1] for the Harper catalogue[1], please give it to me as follows:

First. Composition and changes[1] in the various plates. Bear in mind that the line on the even side of the present catalogue at the bottom is to be cut off, and two lines in Italic type are to take its place. These Italic lines, I believe, will be changed for every page.

Second. Presswork[1] in black ink on 20,000 copies, on a sheet 38 x 58—160 lb., enameled[1]. I believe you have presses large enough to take a double-size sheet; if so, I would prefer[1] it.

Third. Presswork in Ulman U. S. Sepia, double tone. Sheets to be delivered to our bindery[1]. Please specify the time that you will guarantee[1] to have the sheets in our bindery. Copy to be placed in your hands not later than the first of January[1].

Make me a good price because I am effecting[1] a new arrangement[1] with the Harper people. Let me have the estimate not later than nine o'clock Tuesday morning.

Sincerely[1] yours, (177)

Dr. Thomas B. Hammer, 89
Little Rock, Ark[1].

My dear Dr. Hammer:

In regard to the souvenir[1] books of the fiftieth anniversary[1] of the Geological[1] Society[1], I would say, roughly[1], that 500 copies of a book 6 x 9, of three hundred[1] pages, set in 10-point type, will cost you about $465; 1000 copies,

$550. These prices are only approximate[1], as my information is rather indefinite[1].

In this connection[1], I would refer you to a communication[1] which I received from Dr. John Farley on October[1] 17, in which he asked me for an estimate[1] for the binding of several reprints[1] that he proposed using instead of printing the entire number of pages. I do not know whether his suggestion will conflict[1] with yours or not. (116)

Sincerely yours,

Mr. F. B. Hazell[1], Mgr[1]., 90
The Fairbanks[1] Co.,
Denver[1], Colo[1].

My dear Sir:

I am not clear upon the following points in your specifications[1]: For the 100 copies of books that you desire to be imposed and run so as to allow for inserting[1] in loose-leaf binder[1], it will be necessary to have an entirely different make-up and make-ready. Is this your understanding[1] of the job?

Will you not look after the reproduction[1] of the 350 cuts of all styles? This being an indefinite[1] item, it would be rather difficult for us to figure upon it. The same is true of the names and trade-marks to be removed from cuts.

Is it your intention[1] that the flies for both books be of cover paper such as you showed me? Are we to print directly[1] from the reproduction plates, or do you wish us to make electrotype[1] plates of them? (140)

Very truly yours,

Joseph A. Conn, M. D., 91
St. Augustine[1], Fla[1].

My dear Sir:

We have your favor of October 17 in regard to binding under one cover reprints[1] of papers from various jour-

nals[1]. This is a very difficult matter upon which to give you a precise estimate[1]. We have done work similar to this for Bryn Mawr[1] College and the University[1] of Pennsylvania[1]. It will be a tedious[1] piece of work because all the wire stitches of the pamphets[1] will have to be taken out by hand, and as the reprints will not be all of one size, great care will have to be taken in the binding. For a basis of cost to yourself, we believe we could furnish[1] you 500 reprints, bound with a stiff paper cover, with title page and table of contents, at ten cents a copy, or $50. Additional[1] composition and printing in forms of eight pages would cost you $2 a page. (147)

Very truly yours,

Mr. Alexander[1] Briggs, 92
Boise City[1], Ida[1].

Dear Sir:

Mr. Evans, of the University[1] Extension[1] Society[1], telephoned me this morning in a very vigorous[1] and positive manner that you have complained of the proofreading[1] upon the two lectures[1] which we have just finished[1] for you. Not having your first proof here, we cannot answer your complaint, and therefore would request that you return[1] the original[1] galley proofs and the page proofs, indicating[1] just what mistakes[1] we have failed to correct[1] and what mistakes we have made that were not contained in the original proofs. Our reputation for good and clean work has been beyond question[1], and if the fault lies at this end, we shall be glad to place the blame where it belongs and rectify the error. It may be that you have been marking some "low" letters which have not printed distinctly[1] on the paper. This apparent[1] defect[1] is always remedied in the page proofs before printing. (151)

Very truly yours,

Mr. Theodore W. Ellis, 93
Phoenix[1], Ariz[1].
My dear Mr. Ellis:

Regarding pages 29 and 40 of the Treatise on Health, which we were obliged to cancel[1] and tip, the publishers[1] insist that the error is ours for the reason that they O. K.'d[1] the galley proof which we are returning[1], and without their authority[1] the leads were lifted. They say their responsibility[1] ended when they passed the galley proofs, and when the page proofs came they simply read them for errors. I think myself that I have no ground on which to dispute the matter with them, since these leads were lifted by your people without calling the publishers' attention to it. The trouble is in the sentence[1] beginning with the words "Many men make the mistake[1]," etc[1]. These lines should have been double-leaded, if you were going to lift any leads whatever, because this sentence had nothing to do with the quotations.

Very truly yours, (143)

Professor[1] Walter[1] S. Cornell[1], 94
University[1] of Texas,
Houston, Tex.
Dear Sir:

We find it necessary to urge you to furnish[1] us at once with the balance of the manuscript[1] for the three lectures[1] yet to be printed. When we made our figures for printing these lectures, it was with the understanding[1] that all the manuscript would be in our hands at one time. As it is, we have received the three lectures in various sections, which has caused an expense to us upon which we did not count. When we had our 8-point machine running, it was our expectation[1] that all the 8-point matter could be set at one time; and so with the 10-point and 6-point matter. An economical[1] machine job is possible only when all the matter requiring a given point of type is in hand at the sametime.

Yours truly, (133)

Mr. Andrew Wilson, 95
Advertising Manager[1], Daily Gazette,
Kansas City[1], Mo.

Dear Sir :

Mr. John White has called our attention to the fact that the Gazette of yesterday[1] (Sunday) contained two advertisements of the White Optical Company, one of which was ordered by this agency and the other evidently running under Mr. White's old instructions[1]. Inasmuch[1] as Mr. White had given notice to the effect[1] that this agency would henceforth[1] place his advertising, at the sametime discontinuing[1] his previous orders, we would ask that no charge be made for the extra insertion[1]. (79)

Yours truly,

The Home Development[1] Company, 96
New London[1], Conn[1].

Gentlemen :

In answer to your inquiry[1] regarding our ability to prepare[1] and place your advertising, we beg to say that we shall be glad to handle[1] your account as soon as you are ready to go ahead with your campaign[1].

Your question[1] concerning the various mediums[1] of this city, is one that we are pleased to answer in detail[1]. To cover the city thoroughly[1], we believe it would be necessary to use only the Evening Journal[1], the Times, and the Recorder[1]. Of the two evening papers, the Journal has by far the more representative[1] circulation[1], covering practically[1] the entire[1] field reached by the Tribune, with a large surplus[1] distinctively[1] its own. Of the five morning papers, the Times and the Recorder reach the great middle-class of

readers that you desire to interest[1]. Your commodity[1] would not appeal to the exclusive[1] clientele[1] of the Herald[1], nor to the opposite class, which constitutes[1], in the main, the readers of the Item.

We send you a detailed estimate[1] of a campaign embracing an expenditure[1] of $1200, which would serve admirably[1] to cover Boston for a month. (184)

Yours very truly,

Binghampton[1] Morning News, 97
Binghampton, N. Y.

Gentlemen :

We have yours of March 4 declining our offer for advertising the goods of the Vincent[1] Cutlery[1] Co. We regret exceedingly[1] your decision in this matter, as we figured[1] the proposition[1] carefully and felt sure it would be acceptable[1]. The advertisements are of good size, electrotyped[1], and the work will be completed in a comparatively[1] short[1] time. In fact, we believe[1] you would have little or no trouble with the business, and, as it is first-class[1] in every respect[1], we courteously[1] urge your reconsideration[1] and acceptance[1]. The work must start at once, however, and it is imperative[1] that we know as quickly[1] as possible just what papers we can include. We therefore hope you will not delay the matter, but will send your acceptance immediately upon receipt of this letter. (131)

Very truly yours,

Mr. Johnson Wright, 98
Advertising Manager[1], The Sun,
St. Paul, Minn.

Dear Sir:

We have today received a complaint from Fitch & Robeson who have been placing financial[1] business with the

Sun through this agency regularly[1] for some weeks. This advertising is invariaby[1] ordered on the financial page, since this position is virtually[1] the only place in the paper which will do them any good. Friday's advertisement (May 10) was ordered for this position, and appeared on the financial page in the first edition. It was, however, switched[1] to another page in all of the later evening editions. Messrs. Fitch & Robeson decline to pay for this advertisement unless it be given another insertion[1], and we trust you will see to it that it is printed in some of tomorrow's editions.

Very truly yours, (119)

Messrs. MacAllister[1] & Simpson[1], 99
Knoxville[1], Tenn.

Gentlemen :

We have just been informed[1] by the Louisville Evening Dispatch that their rate for foreign advertising would be increased on May 1 from 25 to 30 cents per line. This would affect[1] the advertisements of the Premo cigar[1] which we have been placing in the Dispatch for you for some months past. As you are aware, your present contract with the Dispatch for 5000 lines secures for you a rate of 22 cents per line. Under the new rate-card, you would be obliged, at the expiration[1] of your contract, which will be within a few days, to pay 27 cents per line. In our judgment the results you have been securing through this paper are such as to justify[1] your continuing[1] the advertising for sometime[1], even at the increased rate. We could, of course, keep the advertising within your appropriation[1] by reducing the size of the advertisements from 100 lines to 66 lines, three times a week, as at present, or we could reduce the insertions[1] to twice a week.

We trust you will advise us at your earliest convenience[1] as to the course you wish us to pursue[1]. (190)

Very truly yours,

The Emerson[1] Advertising Agency, **100**
Montreal[1], Can[1].

Dear Sirs :

We are today sending you, under separate[1] cover, cuts for newspaper advertising. These are the old-style line drawings, a kind of cut for which you ask and which we have found to be most generally preferred[1]. In connection[1] with our engravings used last year, we want to say that they were made from half-tones[1] which were recommended to us by the firm then making our cuts, as the best for the purpose[1]. Some of the advertising which we saw early in the season, made from these cuts, appeared very well. Later, however, while we had very few complaints, we nevertheless[1] found that the plates made from half-tones yielded[1] generally unsatisfactory[1] results. This was exceedingly[1] disappointing[1] to us in view of the fact that such plates were much higher priced than those made from line drawings, and should have accorded us better results. We trust you will find the cuts sent to you today perfectly[1] satisfactory. (158)

Yours truly,

Mr. John Parry, **101**
Fort Smith[1], Ark[1].

Dear Mr. Parry :

We are in receipt of your letter of yesterday[1] calling our attention to the fact that the picture[1] appearing in your advertisement of last Sunday was in outline and not in "stipple[1] " as you desired. We have taken this matter up with the advertising manager[1] of the Ledger, and he declines to violate the paper's absolute rule in permitting only outline pictures and outline type to be used in display advertisements. We explained this to you when we were pre-

paring[1] your campaign[1] in the Ledger, but it has evidently escaped your memory. As you may know, this has been a policy with the paper since its foundation[1].

We think the publicity[1] you desire is secured just as well through the outline picture used last Sunday as it would be through a drawing of another nature, and we hope you, too, will take this view of the matter and allow the cut to remain as it is. (157)

Yours truly,

The Armstrong[1] Manufacturing[1] Co., **102**
Rochester[1], N. Y.

Gentlemen:

With the booklet recently[1] sent you was a letter in which we asked you two pertinent[1] questions[1]. Have you answered them in your own mind? If you remember, we pointed out the vital interest[1] each of these questions[1] bore in relation to your business. We have made a profession of minding other people's business. If we did not we could not possibly direct successfully[1] the advertising accounts placed in our hands. From the minute your advertising is turned over to the Bailey Agency, your establishment[1], your trade, and your system become the objects of close study by an experienced[1] advertising man. Within a comparatively[1] short[1] time we learn to know the peculiar[1] demands of your business better than you yourself know them—that is, from the standpoint[1] of its publicity[1]—because we study it primarily[1] from the public's[1] viewpoint. We have never lost an account through failure to understand[1] the details of a client's business, or through lack of business detail in attending to the demands of his advertising. (169)

Yours very truly,

Mr. Frank Sommers, **103**
Evansville[1], Ind[1].
Dear Sir:

Do you wish to rent your house at Evansville furnished[1] for the summer months? If so, we would advise you to list it with us now, as we can get a better rental[1] for it if it is listed with us early in the season. We have two or three desirable persons to whom we can offer the property at once, and we shall be glad to take up the matter with them, if you care to have us do so.

The demand for furnished houses is greater this spring than for some years past, and we have every assurance that if you place the renting of your property in our hands, we can secure a good tenant[1] for you at an increased figure[1] over last year's rate. (128)

Yours very truly,

Mr. Richard[1] Perkins[1], **104**
Indianapolis[1], Ind[1].
Dear Sir:

According to your request, we have released[1] Mr. Merrill[1] from the house on Bloomingdale[1] avenue from November[1] 1. Mr. Merrill still owed us one-half month's rent, which he calculated[1] by the day when sending us his check, instead of reckoning it by the half month. The difference in this calculation[1] is $3 in your favor. As the term of the lease would have extended three months longer, the balance of commission[1] due us upon the first year's rental[1] would entitle us to a commission of $4.50. We have therefore deducted[1] this amount, and herewith enclose check for the balance. Will you kindly write us a letter releasing Mr. Merrill from further rental upon the property[1]? (118)

Yours respectfully,

Mr. Edward[1] B. North, **105**
San Antonio[1], Tex.

Dear Sir :

If you still have for sale the property[1] near 13th street and Dickson avenue, particulars of which you left at our office several weeks ago, we shall be obliged to you if you will let us hear from you as soon as possible, as we desire at this time to buy some cheap houses in that section of the city. We are not acting as agents in this matter, but wish to purchase as principals, and therefore shall appreciate[1] a reply to this communication[1]. (84)

Very truly yours,

Mr. John Johnson, **106**
Elizabeth[1], N. J[1].

Dear Sir :

We have your favor of the 26th regarding the property[1] which you recently[1] purchased at Bristol[1], Pa. You state that there are no restrictions[1] specifically[1] mentioned in the deed, but we think you will find upon closer[1] examination[1] that the words "under and subject to the restrictions therein mentioned" appear. This refers to the deed covering the entire[1] property prior to your purchase of a part of the said tract, which specifies the price of the house to be built, distance[1] required to be set back from the street, etc. A copy of these restrictions we herewith enclose. (98)

Yours very truly,

Mrs. Anna L. Brooks, **107**
Saginaw, Mich.

Dear Madam :

We regret that we have been unable to make settlement[1] for you for the house on Wallace street, but several difficulties have arisen that may postpone[1] the settlement

for two or three weeks. One-third interest[1] in the place is held by a trustee as a life estate for a beneficiary[1] who at present is under age. While the will of the former[1] owner empowers[1] the executors[1] and trustees to sell and make a suitable conveyance[1], a confirmation[1] of sale must be obtained from the Orphan's[1] Court to make the conveyance valid. (91)

Yours very truly,

S. E. Bateman, Esq[1]., **108**
Covington[1], Ky[1].

Dear Sir :

Regarding the terms of the lease upon the property[1] in Stenton[1], we have to say that the owner is willing to lease the house to you from March for one year, at $60 a month, with the privilege[1] of renewal[1] for one year at the same figure[1]. The option to purchase he will give as follows : If at any time during the term of your lease he should receive from any other person or persons a bona fide offer for the premises, such as he would accept, he agrees to give you five days written notice to that effect,[1] and if you do not take advantage of the option given, he reserves[1] the privilege to sell to other persons at any price or terms that he may see fit, possession to be given at the expiration[1] of the then-existing term.

Kindly advise us if you will accept his offer. (151)

Yours very truly,

Mr. Herbert[1] Longstreth[1], **109**
411 State Street,
Chicago, Ill.

Dear Sir :

Our collector[1] advises us that you have refused to pay your rent of $22 which was due November[1] 1, as well as the

$22 which was due December[1] 1, making $44 in all. He also says you made the statement that the rent paid by you when you leased the house on September[1] 17, which was to have been applied for the month of October[1], was to be credited to you for rent due December 1. Such an adjustment[1] is absolutely[1] out of the question[1], and we are therefore under the painful necessity of advising you that unless we receive your check by return mail for the rent now due, we shall be forced to place the matter in the hands of the constable. Trusting you will prevent[1] our having to take such drastic[1] measures by favoring us with an immediate remittance[1], we are (147)

Yours very truly,

Mr. C. G. Fenton, **110**
1918 Bond Street,
Kansas City[1], Mo.

Dear Sir :

We enclose herewith deed for the Main street properties[1], and would state that settlement[1] in this matter is to be made at the German[1]-American[1] Title Company's offices on Thursday, November[1] 30, at eleven a. m. It will be necessary for you to have the deed executed, acknowledged[1] before a notary public[1], and presented at the settlement. Will you also have with you at that time the leases for all these properties, duly assigned to the new owner, as well as the fire insurance[1] policies accompanying the mortgages[1], and the last mortgage interest[1] receipts?

If you can arrange to let us have a report tomorrow of the standing of the tenants[1] and a statement of the mortgage interest, it will greatly facilitate[1] the preparation[1] of the figures[1] for the settlement and save time when we meet at the trust company. (140)

Yours very truly,

The Griggs Realty[1] Co., **111**
Duluth, Minn.

Gentlemen:

We hand you herewith settlement[1] certificate[1] No. 85690 of the Real Estate Title Insurance[1] and Trust Company, together with bill covering charges[1] on the same. The title company is at this time examining the deed which we have prepared[1] for the conveyance[1] of the ten properties[1] to James Montgomery[1], and as soon as it is approved and returned, we will forward it to you in order that you may prepare your deed and advise us when your client wishes to make settlement for 2714, 2720, and 2726 Gould street.

Very truly yours, (89)

Messrs. F. W. Dixon & Brothers, **112**
Dayton, O.

Gentlemen:

In the matter of the Diamond street property[1] sold at public[1] sale on the first Monday of September[1] and which we bought for $1500, we would say that the following charges[1] represent[1] the claims which should be paid to reimburse[1] us fully:

Judgment	$2556.95
Interest from August 3, 1906	10.65
Sheriff's[1] costs	60.27
Water rent for 1906	16.00
Taxes (calculated[1] to October[1] 1, 1906)	
" 1903	53.98
" 1904	58.75
" 1905	52.76
" 1906	45.90
	$2855.26

In addition to the above, there is the cost of locality[1] search claim of $1.50, also a distribution[1] policy. You will recall[1], too, that there is an unsettled[1] question[1] raised by

the title company with reference to a mechanic's[1] lien. This you tell us was created after the execution of our mortgage[1], and that our policy protects[1] us from it. In fixing a price for the sale of the property, however, it might be well to dispose of this question[1]. (170)

Yours very truly,

Mr. George R. Richardson[1], 113
Salt Lake City[1], Ut[1].

Dear Sir:

We desire to advise you that the searches taken out against your property[1] disclose a lien for sewer claim amounting to $120, and the Realty[1] Trust Company, who hold the claim, threaten[1] to enter suit tomorrow unless this is paid. After talking the matter over with them, we have succeeded in holding them off until Tuesday of next week. We have not received from the income of the properties we are holding as security[1] an amount adequate[1] to take care of this claim. Kindly advise us at once what you will do in the matter. (96)

Yours truly,

Mr. Charles Patterson[1], 114
Charleston[1], S. C[1].

Dear Sir:

We have before us your favor of recent date, in which you ask for an explanation[1] of the charge[1] on your rent statement of 75c. for notary acknowledgment[1]. In this connection[1], we beg to advise you that we find upon investigation[1] that our notary public[1] took your acknowledgment on deed for the property[1] you transferred[1] to Mrs. Mary F. Simpson[1] at Old Point Comfort, and as this instrument[1] had to be sent out of the state for recording purposes[1], it was necessary to obtain the prothonotary's[1] certificate[1] showing the authority[1] of the notary to take such an acknowledgment, which certificate cost 25c.

In reference to your request for your mortgage[1] papers in connection with this transaction[1], we beg to say that they have not yet come off record, but in all probability[1] they will be forwarded[1] to us within a week or so. (144)

Yours very truly,

Mr. James E. Bower, **115**
Peoria[1], Ill[1].

Dear Sir :

Mr. Harold[1] F. Perry, the purchaser[1] of 2028 Wilson avenue, has frequently[1] communicated[1] with us regarding your bond insuring against mechanic's[1] liens and municipal[1] claims. This settlement[1] was made by our Mr. Graham[1] on February[1] 24, 1907, and we have written to the purchaser explaining[1] to him that the bond was apparently[1] overlooked[1] at that time and that it would be useless to get it now, as the time for filing such claims has expired[1]. However, he persists[1] in asking for it, saying the mortgagee[1] insists upon having it; and as Mr. Graham is still out of the city, we are writing to ask whether you can suggest any manner in which we can facilitate[1] matters in having this bond prepared[1] for him. (123)

Very truly yours,

Mr. Robert Snyder, **116**
Lancaster[1], Pa.

Dear Sir :

I find that a friend of mine has a small farm of about thirty acres located on the main line of the Pennsylvania[1] Railroad, about a mile north of Frazier. He values it at $8000, but is willing, before selling it, to place a first mortgage[1] on it of about $4000. The house and all the buildings are in good condition, and a stream of water runs through the farm. He prefers[1] to sell for cash, although he might

consider a trade. Knowing that you desire to secure a farm of this size, I shall be glad to make an appointment[1] for you to examine it if you will call me on the telephone at an early date. Owing to the excellent location, it should be valuable from a speculative[1] as well as an investment[1] standpoint[1]. Let me hear from you if you are interested[1]. (147)

Yours truly,

Mr. Thomas Winton,
Utica[1], N. Y. 117

Dear Sir:

Sometime[1] ago you stated to us that you would take up any small pieces of ground in Utica that would be offered in exchange[1] for good equities[1], and we are therefore sending you herewith sketches of two lots recently brought to our attention.

Block A is in a rapidly growing locality[1] and is valued at $20,000. There is at present a first mortgage[1] on it of $12,000 at 5 per cent. The house standing on the southeast[1] corner of this plot is in good condition, and perhaps[1] it would be well to permit it to stand, as it is now bringing $35 per month, being a three-story, ten-room dwelling with back shed, porch, and all conveniences[1]. The lots facing the avenue are 16 x 85 ft., and those on the cross streets are 15 x 75 ft.

Block B represents[1] a strip of ground extending along the north side of Park avenue, being 490 ft. in length and 60 ft. in depth. The price is $18,750, and the encumbrance[1] on it amounts to $10,000 at 6 per cent. Park avenue is not improved at this point but can be dedicated[1] at any time, as the owner of the lot also owns the bed of the street, and in case of a sale of the lot he will dedicate the street.

Kindly advise us whether either or both of these propositions[1] meet with your approval. (241)

Very truly yours,

Miss Julia Harrison, 118
Manchester[1], N. H[1].
Dear Madam :

In paying the water rent on your property[1] up to January[1] 1, we find that the bill amounted to $6.88. As this was for only a small portion of the year—from November[1] 1 to January 1—we would call your attention to the fact that the terms of your lease provide that all water rent in excess of $20 per annum shall be paid by the tenant[1]. This bill would therefore indicate[1] that there is either waste or leakage, and we would suggest, for your own benefit, that you watch this matter and find out if there are any leaks. If so, and you will so advise us, we will have the necessary repairs[1] made for you at once. (122)

Yours very truly,

Cyrus M. Divine, Esq[1]., 119
Pawtucket, R. I[1].
Dear Sir :

In answer to your inquiry[1] regarding the best terms we can procure for you upon the property[1] at Merion, we would advise as follows : $5000 may remain in the existing first mortgage[1] at 5.4 per cent. for three years, the mortgagor[1] or his assigns[1] having the privilege[1] of paying off the same at any interest[1] period. $2000 may remain upon the existing second mortgage at 6 per cent., but this encumbrance[1] is due within six months and must be paid at that time. A building association[1] has promised to loan us $2500 and take up the second mortgage when it becomes due. They do not wish, however, to take $500 now and the $2000 in six months ; so we would advise you to give us a judgment note for the $500 until the expiration[1] of the second mortgage, and then make the application[1] to the building association for the full amount. (156)

Yours truly,

LAW

Frederick[1] R. Holmes, Esq[1]., **120**
York[1], Pa.

Dear Sir :

Accept my thanks for your letter of the 28th instant and the letter of Messrs. Jones, Carter & Hune of the 29th instant, enclosing check to the order of Mary R. Thomas for $300.15. I also acknowledge[1] receipt of ten cents in stamps to cover shortage[1] on check payable to the order of Burton Thomas. The check and stamps have been turned over to the respective[1] persons.

I regret that the balance of your fee for service rendered[1] the estate of G. S. Pierce has not been paid. I expect[1], however, that since this additional[1] distribution[1] of principal has been made, checks will soon be received, when we will at once forward[1] the balance due you. (117)

Very truly yours,

American[1] Boiler[1] Company, **121**
Fort Wayne[1], Ind[1].

Gentlemen :

I have to advise you that suit was brought against the Union Cold Storage[1] Company in the Superior[1] Court of Chicago on the 17th of last October[1], and the defendant[1] filed a plea denying all liability[1]. Owing to the congestion[1] of the courts in Chicago, I doubt very much whether the case will be reached for trial before September[1] or October of this year ; however, it may possibly be sooner. My legal representative[1] in Chicago has copies of all the original[1] correspondence[1] in the case, and I will therefore ask you to send me the originals themselves so that I may determine[1] what

dispositions[1] are necessary, after which I will return the originals to you.

If I remember rightly[1], the sale was made by your Mr. Hayes or one of his representatives, and that the rest of the contract was in writing. If you sent a specification[1] or estimate[1] which was subsequently[1] converted into a contract, I shall be pleased to receive either the original or a copy of it. (170)

Yours truly,

R. S. Grant, Esq[1]., Clerk, **122**
County Court,
Petersburg[1], Va[1].

Dear Sir :

I enclose herewith for recording in your office deed from R. T. Stokes to Tidewater[1] Company, which please admit of record immediately and wire me the name and volume[1] of the record book in which it is recorded and the page at which the record begins. At the sametime, please mail me a memorandum[1] of the amount of the recording fee so that I may be enabled to send you a check by return mail. Do not delay the recording of the deed in order to receive the recording fee, as it is necessary that the matter should be attended to at once in order that papers may be executed[1] on Monday the 6th instant. (115)

Yours truly,

Hon. Robert Graham[1], **123**
Secretary[1] of the Commonwealth[1],
Harrisburg[1], Pa.

Dear Sir :

I send you herewith the application[1] for a charter[1] for the Niagara[1] Power Company. Kindly inform[1] me at

your early convenience[1] if this charter is now in such form that it will be granted, giving me at the sametime the amount of the bonus tax, the fees of your office, and the date (leaving sufficient[1] time for publication[1]) to be inserted[1] in the advertisement as the date on which application for the charter will be made. (76)

Very respectfully yours,

Arthur S. Jones, Esq[1]., President, **124**
Canadian[1] Banking Company,
Quebec[1], Can[1].

Dear Sir :

In accordance[1] with our conversation[1] this morning, I have advised Mr. Henry T. Brown who has charge of the stock subscription[1] lists of the Sterling[1] Life Assurance[1] and Trust Company, now in course of formation, that the charge of the Canadian Banking Company for receiving and receipting for payments on account of the subscriptions to capital[1] stock, and afterward[1] exchanging its deposit receipts for stock certificates[1], will be $250. Against this the Canadian Banking Company will allow interest on current[1] amounts of money so received at the rate of 2½ per cent. per annum. (94)

Yours truly,

David[1] E. Harvey, Esq[1]., **125**
Wabash[1], Ind[1].

Dear Sir :

Mrs. Sarah Willing, of this city, has placed in my hands for collection[1] six months interest[1] on mortgage[1] of premises[1] 234 Green street, at 5.4 per cent., due November[1] 30, 1906, amounting to $70.75. If this interest is not paid and the tax receipts delivered to me at once, in accordance[1]

with the provisions[1] of the mortgage, I shall be forced to proceed to the foreclosure[1] of the mortgage.

Kindly let me hear from you immediately. (77)

Very truly yours,

Mr. John R. Bingham[1], **126**
Warren[1], Pa.

My dear Sir:

Mr. James T. Lacey in his letter of the 23d instant forwarded[1] to me the enclosed draft of a lease in duplicate[1], dated the 20th instant, for right of way for a ditch. If you find it satisfactory[1], there is no objection to the execution[1] of it in its present form. You can call a meeting of your board of directors[1] to authorize[1] the execution of it, or you can execute it and let it be ratified[1] afterward[1] by your board. If it is not satisfactory, it should be returned to me with such criticisms[1] as you think proper[1] to make, and I will rewrite[1] it accordingly. (106)

Yours truly,

George Lawrence[1], Esq[1]., **127**
Rock Hill, S. C[1].

Dear Sir:

Accept my thanks for your letter of the 8th instant, which I have carefully considered. I do not think a suit in equity[1] would lie under the circumstances[1], until we had secured judgment. When you have perfected[1] your pleadings, will you be kind enough to send me a copy of our files; and then anticipating[1] our judgment, you might make a draft of the bill in equity, setting out the grounds upon which we pray relief[1]. If you will send this draft to me, I will give it my attention and return it to you in ample time to have it filed. (102)

Very truly yours,

Henry R. Baker., Esq[1].,
Schenectady[1], N. Y. **128**

My dear Mr. Baker:

Pursuant[1] to your request, I beg to enclose herewith my account for services rendered[1] in the case of Silver Lumber[1] Company vs. John R. Benner, Receiver. I have been somewhat at a loss to determine[1] the amount of the fee in this case, owing to the peculiar[1] circumstances[1] of the collection[1], and I should be glad to have you take this as merely an indication[1] of my opinion[1]. If it should seem to you either too large or too small, I beg that you will alter it to suit your ideas of what a proper[1] remuneration[1] would be under the circumstances. (100)

Very truly yours,

I. H. Mayland, Esq., **129**
Lincoln[1], Neb[1].

My dear Sir:

I beg to advise you of my intention[1] to appeal from judgment in the case of Moore vs. Wilkins[1] on Wednesday, July 1, and I propose on that day to make application[1] for approval[1] of the following surety[1] in the sum of $1500: Morris E. Brennon[1], who resides at 1416 Prince street, Lincoln, which property[1] is in his name and was purchased by him from William E. Hunt, the deed being recorded in the name of Morris E. Brennon. The value of the property is $15,000, and the only lien against it is a first mortgage[1] of $5000.

If Wednesday will not suit your convenience[1], I will postpone[1] application for approval until Thursday or whatever time may suit you, in order that you may investigate[1] the surety. (130)

Very truly yours,

Messrs. Smith & Crosman, 130
Pasadena[1], Cal[1].
Dear Sirs :

In answer to your letter of the 1st inst., I must say that while I am disposed to leniency[1], as you must have gathered from my letters, nevertheless[1] I am compelled to follow instructions[1] given me by my client, the Union Steel Casting Company. I read them your letter, and they state that if you cannot pay the monthly installments[1], they will get a judgment against you without further delay. I asked them if they would wait until next Monday for the installments in arrears[1]. They are willing to do this, but if the money is not forthcoming[1] at that time, I am instructed[1] to bring suit against you at once. I trust this will not be necessary and that you will send me a check for the back installments at your very earliest convenience[1]. (136)

Yours truly,

Joseph Herman[1], Esq., Vice-Pres[1]., 131
Western[1] Coal and Coke Company,
Birmingham[1], Ala.
Dear Sir :

On May 14 I sent you the supplemental[1] mortgage[1] of the Western Coal and Coke Company, covering the three tracts of land upon which there remain unpaid purchase-money mortgages. I did this in order that it might be executed[1] by the officers of the Western Coal and Coke Company and returned to me for execution[1] by the Eastern[1] Trust Company, and then forwarded[1] for record to Tucker county. Although it has been more than two months since this mortgage was sent to you, it has not been returned to me. I shall appreciate[1] it if you will look into the matter and send the mortgage to me as soon as possible, in order that the affairs of the company may be wound[1] up and turned over to you. (129)

Very truly yours,

Greensburg[1] Paper Co., **132**
Greensburg, Pa.

Gentlemen:

Please submit us prices on the following, giving earliest date of delivery: 100 R. magazine[1] paper, averaging[1] 150 lbs., in three grades of calenders[1]; i. e., type, half-tone, and three-colored; 300 R. book paper, English[1] laid, with our water-mark; 200 R. book paper, 100 lbs., regular[1] bond.

The last consignment[1] of calendered paper invoiced by you on the 20th ultimo[1], was of inferior[1] quality[1] and failed to bring out the half-tones as a coated paper of that grade should. The presses were started before this was noticed, otherwise[1] the shipment would have been returned. We trust greater[1] care will be exercised[1] in maintaining[1] quality in the future. (111)

Yours very truly,

Mr. George E. Brooks, **133**
Lexington[1], Ky[1].

Dear Sir:

Replying to your favor of the 17th inst., we beg to say that we should like very much to comply with your request concerning[1] Forward[1] subscriptions[1], but it is not possible to do so. The single subscription price of Forward is 75c. a year, and at that price we address to individuals[1], but at the school subscription rate of 50c. a year, we cannot do any individual addressing. We are frequently[1] asked to do this, and uniformly[1] have to decline. Forward is a very costly paper to produce, the illustrations[1] and literary[1] matter being almost entirely original[1] with us, and there is no margin[1] for individual addressing at the 50c. price. (114)

Yours truly,

Mr. L. E. Burk, **134**
Montreal[1], Can[1].
Dear Sir :

You will note from the enclosed announcement[1] that we have in press a new edition of Bryce's American Commonwealth[1], edited by Prof[1]. Garner[1] and Dr. Shearer[1], which, though entirely distinct[1], will form an invaluable[1] companion[1] work, supplementing[1] the Garner and Lodge History[1] of the United States. We have decided that if you wish to remit the full amount of your account at once instead of on the monthly-payment plan, we will send you The American Commonwealth without cost, in binding to match your set of the History of the United States. For your convenience[1] we enclose a blank, the use of which will secure you one of the first copies of the new work to come from the bindery[1]. (117)

Faithfully[1] yours,

Mr. R. J. Gibbons, **135**
Jacksonville[1], Fla[1].
Dear Mr. Gibbons :

In accordance[1] with our policy, we are continually[1] adding to our line of standard[1] editions, and we hope the enclosed circular[1] will prove of interest to you. As you will see, we have brought out a new edition of Shakespeare[1], one of Stevenson[1], and one of Kingsley[1], and are also offering some other sets at an extremely low figure. The premium offer is also a very attractive[1] one, as you are entitled[1] to your choice of any one of the volumes advertised with each set purchased. We will ship you at our expense any of the sets, and if they do not prove satisfactory, you may return them to us without cost or obligation to yourself.

Kindly indicate your wishes in the matter, and believe us to be (128)

Very truly yours,

Mr. F. A. McBride, **136**
Jersey City, N. J.

Dear Sir :

We enclose you herewith a copy of a letter which we sent to our other depositories and representative houses on Saturday last. This will indicate clearly to you our position in the matter of beginning and ending subscriptions to the School Journal. Of course, what is said in this letter refers to the matter of subscriptions only, and not to any orders that may be placed with the manufacturing department.

In the matter of discounts we allow publishers, we beg to say that it is not our custom to allow any discount on our periodicals, and we do not see why we should make an exception in the case of individual subscriptions to the School Journal. (115)

Yours truly,

Dr. J. C. Rockwell, **137**
Wheeling, W. Va.

Dear Sir :

It is with a feeling of no little pride that we are shipping you today, charges prepaid, volumes I–XII inclusive of the Lodge History of Nations. The remaining volumes are now in press, and will be delivered within a few weeks.

You probably know that this great history has been in preparation for many years, and is only now completed. Our investment in the plates and plant is almost as much as in all our other publications combined. We have taken infinite pains with every editorial feature of the work, such as historical scholarship, minute accuracy, and literary style ; and also with all points of mechanical detail, including paper, press-work, illustrations, and binding. The set has involved enormous financial outlay—about double the amount we originally estimated.

You are one of the early subscribers[1] who were prompt to take advantage of our liberal introductory[1] concession[1] in price, and as soon as you have examined the volumes, we would appreciate[1] an expression from you upon the merits of the work. (171)

Cordially[1] yours,

Dr. Henry M. Brooks, 138
Zanesville[1], O.

Dear Doctor:

We beg leave to call your attention to the enclosed circular[1] of Anderson's[1] Principles and Practice of Medicine[1]. We believe, however, that you are in a measure familiar[1] with this work, as it is recognized as a standard[1] text-book[1], not only in the United States, but abroad. Dr. Anderson is original[1] in the arrangement[1] of his book, and all books of this character[1] written since have used the same outline. He is a recognized authority[1] on typhoid[1] fever, and we would call your attention particularly to the chapter on this subject. This book is the adopted text in eighty-four medical colleges in this country.

We take pleasure in forwarding[1] a copy for your examination[1], which kindly accept with our compliments. We trust a critical[1] review of the book will result in your recommending it for use in your institution. (140)

Yours very respectfully,

Messrs. Kline, Potter & Co., 139
Parkersburg[1], W. Va[1].

Gentlemen:

We are in receipt of your favor of the 12th instant, and in reply beg to state that we issue uniform[1] editions of Scott. Scott's novels are complete in 48 volumes[1], and are bound in two styles. The Waverly[1] edition is one of the finest from a mechanical[1] point of view that our house pub-

lishes[1]. The books are printed on a Holland[1] laid water-marked paper. A Scotch-faced type is used, with wide margin[1]. The illustrations[1], of which there are ninety-six, are photogravures[1], and were imported[1] from Roupel & Co., Paris. Ornamental[1] title pages in three colors complete the interior[1] features[1]. The volumes are 12mo, uniform in size, with gilt tops and uncut edges. We publish this edition in a shot-silk cloth, with hand tooling and an inlaid design of a thistle[1]. The price of the cloth edition is $36 and the levant $22, less 35% on lots of 20 or more f. o. b[1]., Chicago.

Yours very truly, (163)

Mr. John L. Moore, Principal, **140**
Union Business College,
Cohoes, N. Y.

Dear Sir :

Your order for a dozen copies of our typewriting[1] manual[1] is in hand. Before we can fill this order we must remind you that we have not yet had a dollar on account of the books sent you last August ; besides which, we have on our shelves[1] a dead stock of your old manuals taken in full exchange[1] for ours. Considering our liberality[1] in the initial[1] transaction[1] and in the indulgence[1] extended to you in the settlement[1] of our bills, do you not think it unfair to expect[1] us to continue[1] shipping books to you when you have failed thus far to pay any attention to our bills and statements? We are sure you will agree with us that this is not good business, either for you or for ourselves. Run upon such a policy, your institution would be in the hands of a receiver in short order, would it not? Kindly take the same view from the standpoint[1] of our enterprise[1], and send us your check in full of account. When this is done, we shall be happy to send you the manuals just ordered. (186)

Very truly yours,

Messrs. Kaighn & Draper, **141**
Reading, Pa.

Gentlemen :

We hereby propose to furnish[1] all labor and materials[1] for the erection and completion of the reinforced[1] concrete[1] work in the new office and laboratory[1] buildings for the Talking Machine Company in Washington[1], D. C., including centering, asphalt[1] floors, safety treads on stairs, and cement[1] finish[1], as per plans and specifications[1] of your architect[1]. This also includes all foundation[1] work, but does not include any excavation[1]; neither does it include any of the steel, this steel, of whatever description[1], being furnished by another contractor[1] to the owners. (87)

Yours very truly,

Mr. John M. Allison[1], **142**
Chester, Pa.

Dear Sir :

Presuming[1] that your company will be the recipient[1] of the award[1] for street paving, I beg to apply for an early date for laying asphalt[1] pavement[1] on Titan street between 30th and 31st streets north of Wharton[1] avenue. I am getting the lamps erected and everything in readiness, as I am anxious to have the work done. The houses are renting rapidly, and the people are eager to take possession[1]. As the paving will be a cash transaction[1], you will oblige me very much by filing the application at once and giving it your best attention. I would call to see you about the matter, but press of business prevents[1] my doing so. I expect to be ready to have the work started in a week. (126)

Yours very truly,

Messrs. George D. Hill & Co., 143
Burlington[1], Vt.

Gentlemen :

A dealer here offers us your pure white-lead in oil in quantities[1] at 6½c. per pound, thirty days net, or 2% off for cash in fifteen days. Your Mr. Hill assured us the other day that we were buying at dealers' lowest prices. If you make more than one quality[1] of lead, the quotation[1] given us by the dealer[1] is easily understood[1]; but if there is but one quality, his price is just the same as yours, and we do not suppose dealers work for nothing; it is certainly[1] unusual[1] for them to do so. We have nothing to say at present about oil, turpentine[1], and other colors, but we are particularly interested in white-lead. Since we have taken out a number of permits, we shall be in the market for considerable quantities of your products, and you will therefore oblige us by submitting your lowest prices. (151)

Yours truly,

The Kimball[1] Glue Company, 144
Seattle[1], Wash[1].

Gentlemen :

We beg leave to hand you herewith our estimate[1] for the work comprised in contract No. 10, as per plans and specifications[1] of Mr. Andrew Smith, architect[1], for the erection of your new building. This estimate does not include any excavation[1] because the plans do not show the amounts of such work to be done. We will do all such excavating at the rate of fifty cents per cubic yard, supposing that the amount of earth excavated can be used in filling where such is required. We will guarantee[1] our work and designs to pass the inspection[1] of the bureau of building, and agree that unless it does so, any contract entered into by us with you shall be considered void.

This proposal[1] is signed by the vice-president[1] of the company ; if accepted, a subsequent[1] contract will be made under seal of the corporation[1]. (145)

Yours truly,

Messrs. Hastings[1] & Morrison[1], 145
St. Louis[1], Mo.

Dear Sirs :

Since seeing your Mr. Morrison I find that I cannot make the gable-end houses as large as expected[1], and I have therefore decided to have only three windows in the front of each house instead of four, as you originally[1] estimated[1]. There will be two windows on the second floor and one on the first floor. The window in the bath-room[1] will be an odd size, and Messrs. Swan[1], Benson & Company will give you the proper dimensions[1] for it. This will make another change in the estimate, and I trust I shall not have to trouble you with any further corrections[1]. (104)

Very respectfully yours,

Messrs. R. L. Huff's Sons & Co., 146
Nashville[1], Tenn.

Gentlemen :

We are this morning in receipt of the blue-prints[1] for the foundation[1] and the extra copies of the specifications[1]. Will you kindly let us have the other drawings as rapidly as you can, as it is our desire to send a foreman to your city early next week.

Enclosed please find the executed copy of the contract, in accordance[1] with our promise to you. We have made provision[1] for rushing this work to a speedy completion.

We want to take this opportunity to thank you personally[1] for the acts of courtesy[1] of which we have been the recipients[1] at your hands, and to beg to remain (107)

Very sincerely yours,

Mr. John McLaughlin[1], 147
Petersburg[1], Va[1].

Dear Sir :

I expect to have the ground plottings[1] of the houses to be erected on Green street, ready by the latter part of the week. I am promised them from the architect[1] on Thursday or Friday. When I receive them I will want to see you to talk over details. The cellar digging will not be of great moment, owing to the fact that I intend[1] to elevate the houses considerably[1] above the sidewalk[1], and much of the material immediately around them will be used for grading purposes[1]. I will write you a card just as soon as the plotting is completed, asking for an interview[1]. (105)

Very truly yours,

Mr. John R. Lee, 148
Topeka, Kans.

Dear Sir :

Your proposition for hauling bricks is received and accepted. The salmon bricks are to be dumped and the stretchers[1] to be piled. Three cars will be on hand the beginning of the week, and they will probably[1] come in one shipment. I was not aware when I ordered the cars that I had only forty-eight hours in which to unload them. Hereafter[1] I will order one car at a time so that they will arrive a few days apart, which will give you a chance to haul the bricks at your leisure. The Atchison[1], Topeka and Santa Fe[1] Railroad allows four days for unloading, which led me astray. If it is convenient[1] to you, and in order to prevent[1] delay, I would like you to pay the freight on these cars as they arrive and telephone me the amount, and I will send a check at once to reimburse[1] you ; or if the road will deliver the bricks without the freight charges being paid until I receive a memorandum[1] of the amount, it will suit me as well. My object is not to incur demurrage[1] charges. (186)

Yours very truly,

Messrs. Willard[1] & Webb, **149**
Camden, N. J[1].
Gentlemen :

We have gone over the plans for your proposed warehouse exhaustively[1] and find, contrary to our expectations[1] when we saw you on Wednesday, that it will be impossible for us to give you a figure[1] on the work by this afternoon[1]. The volume[1] of the work is so great and the time is so short as to preclude the possibility[1] of such action. If after the bids are received the matter still should be unsettled[1] in your mind, we shall be very glad to give you a figure for the erection of this work, in accordance[1] with the designs of our own engineer, and will guarantee[1] the results to pass inspection[1] as to materials, workmanship[1], and time of completion. This we are willing to do under bond. (127)

Yours respectfully,

The James C. Hood Engineering[1] Co., **150**
Norfolk[1], Va[1].
Dear Sirs :

We beg to acknowledge[1] receipt of your corporation[1] notice, and would say that the nature of your work will be kept constantly[1] in mind. Be assured that we shall take pleasure in suggesting your name to all inquiring[1] clients contemplating[1] such construction[1] as you are so well equipped[1] to execute[1].

In consideration of your various lines of usefulness[1], may we request that you keep our somewhat peculiar[1] specialties[1] in mind also, since we are prepared to protect[1] you in the testing, acceptance[1], and prompt shipment of all your construction materials[1], such as timber, cement[1], iron, and steel.

Bespeaking[1] for your operation[1] a generous[1] share of profitable[1] commissions[1], believe us to be (111)

Respectfully yours,

Messrs. L. H. Vandergrift[1] & Co., **151**
Toronto[1], Can[1].

Gentlemen :

Your letter of the 18th instant is at hand concerning[1] fire-proofing[1] of the storage[1] warehouse. We beg to say that this is not in our line, and it would be useless, therefore, for us to attempt to give you a bid on it. It would, however, be interesting[1] to us to know the history[1] of this contract at your convenience[1], inasmuch[1] as our figure[1] to you was lower, as we know perfectly[1] well, than the same building could have been erected for in steel. We understand[1] that there has been a change made in the floor loads of the building from 300 to 200 pounds. Had we been apprised of this change, we could have in all probability[1] reduced our price, which would have brought it below the price you obtained for steel. (133)

Sincerely yours,

Messrs. J. K. Middleton[1] & Co., **152**
Wilmington[1], Del[1].

Dear Sirs :

We are in receipt of a set of plans and specifications[1] for a new building to be built in Savannah, Ga., for the Boyne Shoe Company. If you have no objection to so doing, a letter from you to these people would, we believe, establish[1] us firmly in first place for this work. We are writing to you in this connection[1] because the people concerned[1] are in the shoe business, and we feel certain must be customers of yours, or at least known to you. If you can in any way assist[1] us, we shall be very much obliged.

In regard to Mr. Gladstone[1], he is perfectly[1] satisfied with the proposition[1] submitted, and we are rather of the opinion[1] that his decision[1] will be favorable. (125)

Very truly yours,

Mr. James E. Folsom[1], 153
Troy, N. Y.
Dear Sir:

We have been asked by your treasurer[1] to send you a catalogue[1] of our business. We have never had one printed, owing to the fact that we are not believers[1] in any special system of reinforced[1] concrete[1] work. Each problem as it arises needs its own special treatment by a competent engineer[1], and our object is to give each piece of work such treatment and, in addition, to obtain the results which come from careful and systematic[1] workmanship[1]. If you have at any time any problems in reinforced concrete work, we shall be glad to coöperate[1] with you in their solution, and will guarantee[1] that our designs will pass the inspection[1] of the bureaus of building construction[1] in any of the large cities. (123)

Yours very truly,

Mr. A. K. B. Carroll[1], 154
Pittsburgh[1], Pa.
Dear Sir:

I see in the American Contractor[1] your advertisement of plumbers' goods at wholesale[1] prices. I also notice your outfit[1] in the advertising sketch, which is about what I want for small, low-priced houses; namely, 5½ ft. enameled[1] tub, toilet, and stand with fittings. You will please give me your lowest quotation for cash in carload lots f. o. b[1]., New York. The goods must be guaranteed[1], and the fittings and supplies that go with them must be of standard[1] quality[1], so that when the work is completed there will be no repairs to follow. I shall need for the coming season seventy sets; that is, plumbing material for seventy houses. I expect[1] to be in Pittsburgh later in the season, as I am negotiating[1] for other goods in your vicinity[1], such as mill work, cabinet[1] work, etc[1]., and if your prices are satisfac-

tory, I will call on you to examine your stock. I purchase all my supplies in carload lots in order to get the lowest price for the best goods. How many outfits can you put in a freight car? (181)

Very truly yours,

Messrs. Lukens & Deever, **155**
Austin, Tex.

Dear Sirs:

Your letter received in regard to furnishing[1] building stone. I beg to state that I have all the building stone I require in Milton; in fact, I have a quarry[1] large enough to furnish the entire[1] neighborhood[1]. I do, however, want building stone for forty-seven houses at 30th and Cherry streets. If you will call upon me in the afternoon[1] between two and five o'clock, I will give you the exact[1] quantity[1], although I think it will be about 1200 or 1300 perches. I want a quotation[1] on stone delivered at 28th street and Ferry avenue, or at some other point equally accessible[1], but before deciding details I should prefer[1] seeing you. (112)

Yours truly,

Aaron Furniture[1] Co., **156**
Trenton[1], N. J.

Gentlemen:

We see by current[1] papers that your steel and brick building has been destroyed by fire. We suppose this will necessitate[1] a building operation[1], and should like to call your attention to the manifold[1] advantages of our reinforced[1] concrete[1] building, both from the rapidity[1] of construction[1] and immunity[1] from fire. The building itself being absolutely[1] fire-proof[1] and necessitating upon your part the carrying of insurance[1] on your stock only, is surely a profitable[1] factor[1]. We shall be glad to take this matter up with you more fully with a view to doing the work for you. (97)

Yours truly,

STOCK BROKERAGE

Mr. William J. Taylor[1], **157**
Omaha[1], Neb[1].

Dear Sir:

Your favor of the 27th inst. addressed to our New York[1] office, has been referred to us. We do not care to make a practice of opening accounts for less than 1000 shares of stock. We might make an exception in some cases, but in any event we do not care to purchase less than 500 shares to be held as collateral[1] security for money advanced. To avoid misunderstanding[1], we should prefer[1] to have telegrams[1] signed in full. We are returning your check from New York today, and should you in future wish to make a remittance[1], kindly forward[1] us a draft on New York or Philadelphia[1], obtainable[1] at your bank.

You ask us our opinion[1] of the outlook for National Salt preferred. There is no preferred stock of the National Salt Co. (130)

Very truly yours,

Mr. Winston Belfield, **158**
New Haven[1], Conn[1].

Dear Sir:

We have to advise you that the par value of Nashville and Decatur is $100 per share. The road is leased to the Nashville, Florence and Sheffield[1] Co., the underground[1] system in Nashville, for 10 per cent. on the stock, thus netting about 5 per cent. on the present market price. The dividend[1] is payable quarterly[1], the last one having been paid October[1] 1.

In reference to the National Car Wheel Co., we presume you are aware that the new bond to be issued is in

the nature of a collateral[1] trust, having the stock of the National Car Wheel Co. as security[1]; that is, every $1200 of these bonds will have as security 100 shares of the stock of this company. In addition to this security, the National Steel Co. is to pay $2,000,000 into a fund to be used for betterments[1] and extensions to plants and properties[1] of companies turned over by the National Car Wheel Co. to the new company. The National Steel Co. was incorporated[1] in February[1], 1902; capital, $4,000,000 preferred[1] and $3,000,000 common. (183)

Yours truly,

Robert S. Hunter, Esq[1]., **159**
St. Joseph[1], Mo.

Dear Sir:

In reply to your favor of the 19th inst., we wired you today stating that the last sale of New Mexico[1] Fuel Co. stock was in December[1], 1902, at $32 per share. The auctioneers[1] have 25 shares advertised for sale tomorrow, but we are informed[1] that this stock has been withdrawn[1]. Should you wish to offer any tomorrow, we shall be glad to attend to the matter for you, if you will kindly communicate[1] with our New York[1] office not later than 11.30 a. m. Auction sales are held every Wednesday at 12 o'clock noon, and ordinarily[1] an advertising charge of $1 is made. In this case, of course, there would be no such charge. (115)

Yours very truly,

Mr. John C. Crompton, **160**
Fall River[1], Mass.

Dear Sir:

We greatly regret the delay in the delivery of the New Amsterdam[1] Gas Co. certificates[1]. However, as

brokers, we could hardly ask to have this transaction[1] cancelled[1], as we really have no good reason to ask it after we had entered into the contract. The New Amsterdam people offered to deliver their receipts, which we refused. Had the bonds been delivered to us promptly, of course your money could now be invested at the prevailing[1] rates. Furthermore[1], the accruing interest is only 5 per cent., and the average price of money since that time has been over 5 per cent. Should you so desire, however, we should be glad to have you write a letter to Messrs. Random, Nally & Co. informing[1] them that we purchased the bonds for your account, and stating your grievances[1] to them.

Very truly yours, (135)

Messrs. Kremer & Duncan[1], **161**
Los Angeles[1], Cal[1].

Dear Sirs :

We are writing you in the thought that probably[1] the general mortgage[1] 4½ per cent. bonds of the Mobile and Florida Railroad Co. might interest you. The price is about 87, at which figure they will, of course, net slightly over 5 per cent. There is a 2 per cent. per annum sinking fund clause. Interest periods[1] are January[1] and July, the bonds having been issued early in 1902 and offered as a privilege[1] to the stockholders[1] at 87½.

A Japanese[1] 6 per cent. bond selling at, say, 87 would cost $870, and you would be entitled to the accruing interest since October[1] 5. A 4½ per cent. bond selling at, say, 82 would cost $820, and you would be entitled to the interest accruing—on the first series since August 15 and on the second series since July 10. Both the first and second series of the 6's may be called after April 5, 1906, on six months notice. The first series 4½'s may be called upon six months

notice after February[1] 15, 1907, and the second series 4½'s after July 10, 1907. At maturity[1] the holder[1] will receive $874 for each $200, which, to our usage, is equivalent[1] to a $1000 bond. (209)

Yours truly,

Mr. Samuel V. Duff, **162**
Gloucester[1], Mass.

Dear Sir :

Answering your inquiry[1] of the 30th ult., we understand[1] a stop loss order to be entered according to the enclosed order blank, which no doubt is just what you intend[1]. It is believed in what ought to be very good quarters that the next dividend[1] on Pennsylvania[1] Railroad stock will be increased to the rate of 7 per cent. per annum. This may have the effect[1] of not only advancing the market price of the stock, but also of stimulating[1] the rest of the market. On the other hand, there is some timidity[1] in accumulating stocks at present, owing to the near approach of the elections[1] which might have a depressing effect upon the market.

Yours truly, (115)

Arthur N. Blackburn, Esq[1]., **163**
Memphis, Tenn.

Dear Sir :

We have your letter of the 13th inst. with enclosures[1] as stated. We beg leave to return herewith 8 shares Vicksburg[1], Shreveport[1] and Pacific common and 7 shares preferred[1], which have practically[1] no value. At auction a lot of 89 shares common sold for 10 cents, and there were sales of preferred at one cent a share.

We are trying to have the company admit the trans-

fer[1] of 2 shares of Santa Fe[1] Railroad preferred stock made in the name of Harriet L. Smith and endorsed[1] by the administrator[1], Harriet L. McBride, upon our guarantee[1] that they were one and the same person. We will also require a power of attorney[1] for $1000 Atlanta and Charlotte Air Line to be signed by the administrator. When the several securities[1] that we retain are in good shape, we will place selling orders at best market prices and promptly remit checks for proceeds. The several companies will keep short certificates[1] on file. (159)

Very truly yours,

Mr. Clayton C. Rice, **164**
Albany, N. Y.

Dear Sir :

In reference to Atlanta and West Point, we have to report that while no dividend[1] has ever been paid on this stock, it is an independent[1] road, and owing to its terminal[1] facilities[1] at Chicago, St. Paul, and Minneapolis, there have been rumors from time to time that it will eventually[1] become a part of one of the great northwestern[1] systems. We are sending you under separate[1] cover the last annual report which is very comprehensive[1] and contains a map of the territory[1] through which the road passes. As this is the only report we have, we will thank you to return it after it has answered your purpose[1]. (108)

Yours very truly,

Messrs. Conway & Biddle, **165**
Lowell, Mass.

Dear Sirs :

For your information we would say that the annual statement of the South Mississippi[1] Railroad Co., recently

issued, shows a surplus[1], after paying dividends[1] at the rate of 5 per cent., of about $2,400,000 for the fiscal[1] year.

The Paul Jones Co. at present is paying dividends at the rate of 4 per cent. per annum on $50 par, but the earnings are greatly in excess of the distribution[1], and it is reported that the dividend will be increased in the near future.

Should you wish to buy either of these stocks and not pay for them in full, we will advance the necessary amounts on lots of not less than 100 shares, within about $25 or $30 per share of the present market price, to be kept good in case of any reasonable decline. (139)

Yours truly,

W. Stanton McComb, Esq., **166**
Grand Rapids[1], Mich.

Dear Sir :

We have pleasure in acknowledging[1] the receipt of your favor of the 17th inst. The par value of the stock of the Berlin Electric[1] Light Co. is $10 per share, capital stock issued $2,000,000, and the company has bonds outstanding of about $800,000. For the year ending December[1] 31, 1906, the company has reported a surplus[1], after paying 6 per cent. dividend[1], of about $90,000. The prices obtained for light this year have been considerably[1] in excess of the prices ruling last year, and it is said that the company's earnings in consequence[1] have materially[1] increased and that the next dividend may be at an advanced rate. Should you wish to buy this or any other stock, and only a small amount, please send us a bank draft on Chicago and instruct us to purchase at the best market price when the order reaches us. (149)

Yours truly,

Messrs. Jenks & Clark, **167**
Elgin, Ill[1].

Dear Sirs :

The executive[1] committee of the Chicago and Northwestern[1] Railroad Co. has adopted the following plan providing for the fractional[1] shares of each stockholder[1]. The company will find the total amount of the fractional shares and will issue preferred[1] and common stock for the same, and sell the preferred and common stock at auction. From the amount thus realized they will deduct[1] one hundred[1] dollars per share as being the amount due the company, and will divide the balance between the fractional shareholders[1] in proportion[1] to their holdings on the 19th day of December[1], 1907. A check will be mailed to each fractional shareholder for the amount to which he is entitled. This plan will be carried out as soon as the company is able to do so.

Very respectfully yours, (127)

Mr. Thomas A. Giles, **168**
Cambridge, Mass.

Dear Sir :

At the present time Brookline Railroad stock is selling at about $100 per share, and the 4 per cent. bonds at about $90. We enclose herewith a booklet, on page 4 of which you will find the range of prices, and on page 85 the earning capacity, which will enable you to form an opinion regarding the property[1].

Your question[1] as to what other stocks and bonds we consider suitable investments, is altogether too general to admit of an intelligent[1] reply. We consider the bonds of all the trunk line properties good investments, and there are hundreds[1] of others. If you will give us an idea of the amount of money you wish to invest, the class of security[1] and rate of income[1] desired, we will endeavor[1] to answer your inquiry[1]. (133)

Yours truly,

Professor[1] C. G. Barnes[1], Dean, 169
Department[1] of Philosophy[1],
College Hall.

My dear Professor Barnes :

I enclose a letter I have just received from Mr. P. L. Fiske now at Columbia[1] University[1]. You will recall the previous correspondence had with Mr. Fiske. I think you still have the letters written by Professor Henry A. Sibley in which Mr. Fiske's work at Columbia was most highly praised. The investigation[1] he is making into the sugar[1] manufacturing[1] industry[1] will, I am sure, be a credit to that university. From Mr. Fiske's letter it will be seen that a fellowship[1] would be a great assistance[1] to him. Indeed, he seems to be just the kind of a man our fellowships are intended[1] to aid. I hope President Harris will feel inclined to establish[1] a special Harris Fellowship for the current[1] year in favor of Mr. Fiske. (128)

Very truly yours,

Mr. Horace Vernon[1], 170
Emporia[1], Kans.

Dear Sir :

In reply to your favor of the 4th, I will say that the best source of information is the report of the Isthmian[1] Canal Commission[1], 1899–1901. This report can doubtless be obtained by you or by your library from your congressman[1]. I enclose a list of papers that have been written upon the subject of the canal. You will find the traffic question fully discussed in the Quarterly[1] Journal of Economics[1] for August, 1902. As to the military[1] importance of the canal, the best brief statement is to be found in the report of the commission to which I have made reference,

and in a paper by General Stuart C. Griffin, published[1] in the Annals of the American Academy of Political[1] and Social[1] Science, May, 1901. Doubtless your institution can provide you with part or all of this material.

I see the debate is set for December 18. I suppose you will hardly be able to secure the material and make a thorough[1] study of the subject before that date. (171)

Yours truly,

Professor[1] Frederick[1] L. Adams, **171**
Harvard[1] University[1],
Cambridge[1], Mass[1].

Dear Professor Adams :

A few days ago the Journal of Political[1] Economy[1] for December[1] reached me, and I have noticed with much interest the paper it contains by you on Economic[1] and Social[1] Effects[1] of the Interurban[1] Electric[1] Railways in Illinois[1]. I am writing to you in regard to a volume which will constitute[1] the March issue of the Annals of the American Academy. That issue of the academy's publications[1] will be devoted to papers dealing with railway rates and traffic, and I should like to include in the volume a paper by you on the subject Electric Railway Charges[1]. Do you think you could prepare a paper between now and the first of February[1] treating of this subject, with a view to stating the principles and practices followed in making electric railway rates, comparing electric fares with the fares on steam railroads, and pointing out some of the influences which electric competition has had upon steam railroad charges and traffic? I have in mind a paper of four thousand to forty-five hundred words in length. The other papers of the volume will consist mainly of articles[1] by academic men and prominent[1] railway officials[1]. (191)

Yours very truly,

Dr. Allan P. Engle, **172**
Clinton, N. Y.

My dear Dr. Engle :

I have just received a letter from Mr. Cyrus C. Eames urging me to send you some topic to be discussed by myself at the coming meeting of the Association[1] of American Geographers[1]. I have written to Mr. Eames that I would suggest the topic Some Suggestions Concerning Human Geography[1]. I do not know whether this topic is one you care to have included in your program[1], and, if not, I hope you will feel perfectly[1] free to omit it. (80)

Very truly yours,

Mr. Lemuel J. Craig, Secretary[1], **173**
Interstate[1] Commerce[1] Commission,[1]
Washington[1], D. C[1].

My dear Sir :

My present set of the Reports and Decisions[1] of the Interstate Commerce Commission is complete up to and including the ninth volume, which, as you know, brings me to December[1], 1903. I suppose volume X must have been published[1] this year. If so, I should be pleased to receive a copy, provided the commission can, without impropriety[1], send me one as it has done in the past.

I suppose it is too early to expect[1] the printed volume of the Statistical[1] Report for 1906. I have been hoping that it might arrive soon.

After the commission's annual report appears, I think I will prepare a paper discussing the Act of June 29 last and the early proceedings under the act. The object of the paper will be to give the public[1] information in regard to this legislation[1] and the decisions of the commission under the act. (146)

Very truly yours,

L of C

Richard[1] Mortimer[1], Ph. D., President, **174**
National Geological[1] Society[1],
Washington[1], D. C[1].

Dear Dr. Mortimer :

I am informed that Professor[1] Andrew S. Duncan[1], of the University[1] of Tennessee, who was one of the United States delegates[1] to the Pan-American[1] Conference[1], is to be in the East during the last week of December[1] and the first week of January[1], and that he will be available[1] for lecture[1] engagements[1]. If I had not already arranged for a meeting of the Geological Society of Philadelphia[1] on the first Wednesday of January, I should be glad to give Professor Duncan one of those dates. However, I have definitely[1] arranged for other speakers and cannot, therefore, give him a place on the program, which I would otherwise gladly do. I know Professor Duncan personally and have heard him speak a number of times. I think him a strong man and a good speaker. Accordingly, I am bringing him to the attention of your society, thinking you may desire to invite him to give an address during one of the weeks he will be in this vicinity. (166)

Very sincerely yours,

Dr. F. L. Clark, **175**
14 West 79th Street,
New York, N. Y.

Dear Sir :

In reply to your favor of the 27th, I beg leave to say that I am pleased to know of the investigation[1] you are making, and am also glad to hear that one of Professor Bell's students[1] is now in this country. Doubtless the best sources of information for you would be the secretary[1] of the New York Maritime[1] Association[1], the secretary of the Boston Chamber[1] of Commerce[1], and the secretary of the

Philadelphia[1] Maritime Exchange[1]. Probably[1] Professor R. A. Dwyer[1], of the University[1] of New York, can give you a letter of introduction[1] to the secretary of the New York Maritime Association. I think you will hardly need an introduction to the secretary of the Boston Chamber of Commerce. You may, however, be free to say that I suggested a conference[1] with him. I have a slight acquaintance[1] with him. Should you decide to come to Philadelphia, I shall be pleased to have a conference with you and give you such assistance[1] as is in my power. I am a member of the Maritime Exchange of Philadelphia and can introduce[1] you to officers of that organization.

While in this country you will do well to go to Washington[1] and have a conference with the secretary and the chairman of the Interstate[1] Commerce Commission[1]. You will find both gentlemen disposed to help you. (220)

Very sincerely yours,

Honorable[1] Francis B. Loomis, **176**
Acting Secretary[1] of State,
Washington[1], D. C[1].

Dear Sir :

For several months past Mr. Philip L. Meyer, a Fellow in political[1] science[1] at the University[1] of Virginia[1], has been working on a monograph[1] dealing with the History[1] and Activities[1] of the United States Consular[1] Service. This volume is being prepared under the auspices[1] of the University of Virginia and the Carnegie[1] Institution, and is now about half written. As an aid to securing the information required to complete his work, Mr. Meyer is to start for Europe[1], April 20, to be gone several months, and he would like an official[1] letter to our consuls that will enable him to confer with them readily regarding the various duties they perform[1], the aid they are rendering American trade, and

the assistance[1] they are giving our merchants and our government in helping to enforce the customs revenue laws.

Assuring you that the two institutions I represent will appreciate[1] your assistance, I am (150)

Very respectfully yours,

Miss Mildred Jennings[1], 177
Helena[1], Mont[1].

Dear Madam :

Professor[1] Potter has handed me the letter addressed by you to him on the 24th of April concerning Mr. Harvey Bronson[1]. I have today had a conference[1] with the dean of the Department[1] of Philosophy[1], and am informed[1] that the appointments[1] to fellowships[1] and scholarships[1] have all been made. I think it useless to endeavor[1] to secure an appointment for Mr. Bronson. I hope, however, he will decide to undertake[1] graduate[1] work with us. Possibly he may be able to secure remunerative[1] employment during the summer months and, if necessary, for a part of the time during the ensuing[1] academic year, and thus be able to carry on graduate studies. (110)

Yours sincerely,

Mr. Louis Renshaw[1], 178
Butte, Mont[1].

Dear Sir :

The publication[1] committee of Union College yesterday[1] approved of the immediate publication of a volume on Factory Legislation[1] of Maryland[1], Its History[1] and Administration[1], by Dr. L. J. Robinson[1]. Dr. Robinson will present the manuscript[1] to you in person, and he will be much obliged if you will send him two sets of galley proofs, at the sametime sending me one set. Dr. Robinson will doubtless explain to you that this monograph deals

with factory legislation which is to come before the Maryland legislature[1] this winter. If the monograph can be issued and put upon the market about the middle of January[1], it will attract some attention and have some sale. For these reasons I hope you will be able to expedite[1] the typesetting of this work.

I appreciate[1] very much the attention you have given the Dowling monograph, which I understand is in galley proof. Should it be necessary to delay either one of these monographs, I hope you will give first place to the Robinson publication. (168)

Yours truly,

Mr. John G. Kennedy, Supt[1]., **179**
Salem, Mass[1].

Dear Sir :

In reply to your favor of the 22d ultimo[1] concerning[1] Dr. T. W. Sheldon[1], I will say that I think you will find him a very satisfactory lecturer[1]. I have no hesitation in commending[1] him to your favorable consideration. While Dr. Sheldon has not had much experience in addressing large audiences[1], he has been very successful[1] in his class lectures, and I am certain you will find him a good speaker. He has a good voice, an excellent[1] choice of language, and a dignified[1] bearing. (85)

Sincerely yours,

Mr. Carroll[1] T. Strong, **180**
Albion[1], Mich.

Dear Sir :

Your letter of the 12th enclosing your paper on Educational[1] Epochs in the United States, was duly received, and I have had much pleasure and received much instruc-

tion from reading it. It is the kind of paper our society[1] would like to publish, and there is no doubt that we can include it in our publications[1], provided you can let us hold it for sometime[1]. As you know, our plan is to group the papers and to devote each issue of our magazine to contributions on one general topic. I do not know just when our next volume on education will appear. When it does, your paper will, of course, be included. It may be a year before such a volume is issued. This being the case, it would be unjust to hold your article unless you are willing to have us do so. If you can find an earlier publisher[1], I hope you will feel free to recall the manuscript[1]. If, however, you wish to let us have it, we shall be glad to include it in its proper number. (180)

Very truly yours,

Mr. H. S. Harper[1], 181
17 Union Square,
New York City.

Dear Sir :

I wish to say a word regarding Mr. Harold A. Malone whom, I understand, you are considering in connection[1] with a teaching position in the Central[1] West. Mr. Malone was a student of mine a few years ago, and I know him well personally. He is a young man of high character[1], of excellent habits, energetic[1], tactful[1], and a man of good address. He has had liberal training in history[1] and economics[1], and I feel certain he may be depended upon to give good success as a teacher of these subjects. If in your judgment Mr. Malone is not well qualified[1] for the position in mind, I can suggest the names of two or three other promising young men who will graduate[1] from the university[1] in June. (127)

Very truly yours,

Mr. Andrew T. Mowbray, **182**
Council Bluffs[1], Io.

Dear Sir :

Replying to your favor of the 1st instant regarding rate from Council Bluffs to Davenport[1] on account of the canners' convention, I desire to say that this is on the certificate[1] plan, by which a passenger[1] may purchase going ticket on February[1] 7 to 13 inclusive[1], at first-class[1] one-way rate, and at time of purchase secure certificate from selling agent, which certificate when properly[1] validated[1] at Davenport on February 13 or 14 will entitle the holder[1] to return ticket at one-third fare up to and including February 20. These tickets are good only for continuous[1] passage in both directions[1], and return ticket can be issued only to accredited[1] delegates[1] holding properly validated certificates.

Very truly yours, (115)

Mr. William E. Powell, **183**
Johnstown[1], Pa.

Dear Sir :

Referring to correspondence[1] in regard to the sale of tickets to Harrisburg[1], in connection[1] with which you request a refund because of additional[1] fares paid between Altoona and Lewistown, and for excess baggage charges[1], we beg to say that we have carefully investigated[1] the matter and are informed[1] by the ticket-seller[1] who waited upon you when you applied for tickets, that no conversation[1] was had as to any particular arriving time at Harrisburg. He says he did not understand that it was your desire to arrive there at 1.30 on Monday afternoon, as you did not call attention to the details of the route you desired to follow, or ask for any special time-table.

In the absence of this information, the agent sold you the ticket that is usually issued, because it conforms[1] to the through car line and answers the requirements[1] of our patrons[1]. (148)

Very truly yours,

Benjamin Githens[1], Div. Supt[1]., 184
Portland[1], Ore.

Dear Sir :

For years past it has been the practice on this division to furnish[1] certain individuals[1] and firms, particularly large industries, with storage[1] space free, such as coal bins for the unloading and storage of coal, warehouse or platform[1] space for the storage of rags and paper stock, or ground space, where there was no trestle, for the unloading and storage of coal. Under existing conditions, to place this in proper shape, it would seem to me that any space of this kind that is granted should be placed under a lease at a rental.[1] I therefore enclose a statement showing the stations where such space is furnished, with the kind of space and a suggested rental, which I submit to you for decision[1]. We have figured the coal bins on an average of 50 cts. per bin per month, freight house and platform space at about one-quarter of a cent per square foot, ground space at about one-tenth of a cent per square foot, making the rates even dollars, halves, or quarters. I should be glad to have you go over this and give me your decision. (188)

Yours truly,

Mr. Francis Holloway[1], 185
Springfield[1], Ill.

Dear Sir :

Please note the accompanying letter from Mr. Homans to the effect that Freed & Emory, East St. Louis[1], Ill., are buying reapers from the Empire Implement Manufacturing Co., Springfield, Ill., and ordering the same to be

shipped via the Chicago and Alton, but that all consignments[1] have been arriving over the Wabash[1]. Will you please give this necessary attention, advising why these shipments have been diverted[1] from our road and whether they will be forwarded[1] via the C. & A. in future. (81)

Yours truly,

Mr. J. A. Marvin, 186
Anaconda, Mont[1].

Dear Sir:

I have your letter of the 3d instant, and am very sorry to have to advise you that your application[1] for redemption[1] of half ticket from Butte to Helena[1] is hardly in shape for our favorable consideration. Our rules permit of the redemption of tickets for the original[1] purchaser[1] only, and when the application has reference to a half ticket, we are especially[1] desirous of receiving a satisfactory explanation[1] of non-use. If you will kindly have the original purchaser of the ticket in question[1] write me, advising where and when the ticket was bought, amount paid and why not used, or, if the child made the trip, on what date and train and what equivalent[1] was given therefor, I will give the matter further attention. If he desires refund in your favor, authority[1] to that effect[1] should be included in his letter.

Very truly yours, (143)

N. E. Harker, Asst. Gen. Frt. Agt., 187
Chattanooga[1], Tenn.

Dear Sir:

J. L. Ritchie, a contractor[1] of this city, is getting his lime in carloads from several points, notably Cincinnati, on the line of the C. N. O. & T. P. Railway, and upon our inquiring[1] the reason for his using that road, he said they give him free cartage[1] on this and other materials. If you will remember, we have heretofore[1] handled[1] a large number of this contractor's shipments, and we regret to see his

business pass into the hands of competing lines because of this small cartage charge. If you could allow us to reduce our rate one cent per hundred pounds on his lime shipments, this would equalize[1] the cost of cartage, and we believe would get the business for our road. As Mr. Ritchie is about to arrange for some additional[1] large shipments of building materials, we should like to receive from you authority[1] to bid for his business on the basis of the one-cent reduction[1] in the lime rate. (163)

Very respectfully yours,

Messrs. F. & D. Walker, 188
Lacrosse, Wis.[1]

Gentlemen :

We are obliged to return papers in your claim of September[1] 8 for alleged damage to one case of glassware[1] shipped from Milwaukee[1], August 5, over our line in car C. M. & St. P. 43729. We have taken up this claim with our freight agent at Lacrosse and have his report today, which says that shipment in question[1] reached Lacrosse in good condition, with no indication[1] of contents being broken. This case was of such a nature that had the glass been broken while in our possession, the rattle of the pieces would have directed[1] the attention of our delivery clerk to the damage. The damage evidently occurred in the delivery of the case from our depot to your ware-room. In view of these facts, we must respectfully[1] decline your claim. (133)

Very truly yours,

Miss Emma Lee, 189
Easton, Pa.

Dear Madam :

Replying to your letter of the 26th instant, we beg to advise you that the winter excursion[1] rate from Philadelphia[1] to Jacksonville[1], Fla., and return is $40. These tickets

bear a final limit of May 31, 1907, a transit[1] limit of thirty days in each direction[1], and do not allow stop-over[1] privileges[1] between Philadelphia and Washington[1]. At Washington a stop-over of ten days is allowed in each direction, by depositing the ticket with the agent at that point. South of Washington stop-overs will be allowed by depositing the ticket with the agent at each point where the journey is broken.

From February[1] 6 to 11 inclusive[1], we will have on sale excursion tickets from Philadelphia to Savannah, Ga., and return, account of meeting of the Federated[1] Women's Clubs, at the rate of $30. These tickets will bear a final limit of February 16, but such limit can be extended to March 2 upon depositing the ticket with the validating[1] agent at Savannah and paying fifty cents. The tickets bear a transit limit of three days in each direction, and will permit stop-over at Washington. (189)

Very truly yours.

Mr. Eugene Gensel[1], Agt., **190**
Watkins[1], N. Y.

Dear Sir:

We understand you have been tracing the following shipments without success: From Watkins, N. Y., August 15, car D. L. & W. 43271, with grapes consigned to Jacob Beech, Pottstown, Pa.; and car N. Y. C. 5238, with grapes consigned to C. C. Flint, Lebanon[1], Pa., both cars having been routed via Lehigh Valley Transportation[1] Company. We have been tracing them through Mr. James who reports no account of them, under date of the 4th inst. Will you please advise us whether cars were routed via L. V. T. Co. or via P. & R, and then continue tracing for delivery to us at either point, this information to be transmitted[1] to us direct[1] by Mr. Wiley in order to save time. (122)

Yours truly,

Frank H. Ramsey, Chief Engineer[1], **191**
Baton Rouge[1], La[1].

Dear Sir :

In regard to the improper[1] spacing of cross-ties, I have to say that I walked over several miles of track yesterday[1] and was surprised to find the cross-ties spaced so irregularly[1]. On the No. 2 track, which is a down-grade freight track, the creeping of the rails has carried the ties forward to such an extent that I am afraid the point of safety has been overrun. A rail being a continuous[1] beam and subject to stresses due to impact[1] and other causes not calculable[1], cannot be figured as a simple beam ; in addition, supports are never perfect[1], and again the cross-section[1] through wear becomes considerably[1] diminished[1]. The strain on the rail, even when the ties are regularly[1] spaced, is considerable, and in no case should the distance between the supports be allowed to increase. The specifications[1] for maintaining[1] the track state that the ties must be regularly spaced under the rail. We must insist that the instructions be adhered[1] to, and we shall be pleased if you will have the assistant engineers and their supervisors[1] understand the importance of following up this matter and giving it personal attention.

Yours truly, (193)

G. H. Knox, Agent, **192**
Cumberland[1], Md.

Dear Sir :

We are advised that in order to preclude the possibility[1] of future shipments of ties from the South including some not regularly[1] examined by our inspectors[1], it has been decided to lay aside any faulty ties found on cars shipped from Virginia that do not bear P. R. R. inspector's hammer stamp, and I shall be glad if you will have the necessary instructions issued to have this plan carried out.

The No. 1 ties should bear the impression of the key-

stone end of the inspector's hammer, and No. 2 ties should show not only this impression, but also a large No. 2 made with the other end of the hammer. (111)

Yours truly,

Edgar H. Hanneman[1], Gen. Frt. Agt., 193
Jackson, Mich.

Dear Sir:

Will you kindly advise me by return mail the lowest rate you can make on ten carloads of apples destined to Louisville, Ky[1]., to be ready for shipment early next week? I understand the Merchants'[1] Dispatch intends[1] to quote a rate via Toledo and Columbus[1] of 19c. per hundred pounds. Can we not work the business via Chicago at the old rate of 18½c.? If so, I feel assured of getting the traffic[1], as the nearest approach to the Merchants' rate is 20c. via the Union Line.

As shipments of fruit from this section will be unusually[1] large this season, I hope you will give this matter prompt attention and arrange, if possible, to take care of this initial[1] consignment[1] at the 18½c. rate. (129)

Yours respectfully,

Mr. E. C. Fenton[1], 194
Montgomery[1], Ala.

Dear Sir:

I thank you for the information given in your letter of the 6th instant, but regret that it has not assisted us thus far in locating the letter of December[1] 29 last which you claim to have sent here, enclosing for redemption[1] some tickets of our issue, among which was one from Montgomery to Mobile. I note your statement that in the same letter you requested redemption of a ticket from Greenville, Ala., to Pensacola[1], Fla., and that the amount due for that ticket was received.

May I trouble you for further information as to the exact[1] date on which the remittance[1] was received, and, if possible, the number of check covering the same. May I also ask that you kindly give me the name of the passenger[1] who, you state, was compelled[1] to pay fare from Savannah, Ga., to Birmingham[1], Ala., in absence of the immigrant ticket, and on what date and train such fare was paid?

Upon hearing from you again I will give the matter further attention. (170)

Yours truly,

Mr. C. Wesley Mausland, **195**
Hastings, Neb.

Dear Sir:

Referring to your letter of the 10th instant in regard to the situation[1] affecting[1] demurrage[1] charges, I understand that by direction[1] of our auditor[1] of miscellaneous[1] receipts and accounts, your name was dropped from the list of those accepting the monthly 24-hour average basis for computing demurrage on cars handled[1] as of October 1, 1906. This made it necessary for the agent to protect[1] himself by holding the cars until the accrued[1] demurrage was paid. At his request we sent a representative[1] to your office to present a bill for $18, demurrage due on cars detained October[1] 8, 9, 16, 17, and 18. This bill was positively[1] refused by you. In addition to this, the agent is holding Union Pacific car 23397, partly loaded, on which demurrage is accruing at the rate of $1 per day. I would therefore suggest that the matter be straightened[1] out promptly, and to save further expense, that you make application[1] to the treasurer[1] or get in touch with the auditor of miscellaneous receipts and accounts, so that you may again be placed on the 24-hour average basis. (187)

Yours truly,

H. K. Buchanan[1], Esq., **196**
Guthrie[1], Okla[1].

Dear Sir:

Replying to your favor of the 10th instant in regard to the shipment of old material sold by the purchasing agent f. o. b[1]. nearest point on the division, with freight at regular[1] commercial[1] rates, the practice on our division is as follows: Upon receipt of requisition[1] a copy is furnished[1] the supervisor[1] who secures the car, has it light weighed, material loaded, and car weighed loaded. He makes out a bill of lading and gives it to the agent at the shipping point. The bill of lading shows the full information as to the f. o. b. point, etc., as indicated[1] on the requisition. The agent looks up his classification[1] on that kind of material, figures out the distance[1] to destination[1], and uses that distance to secure his rate. He then way-bills[1] it through, noting on the face of the way-bill as to the shipment f. o. b. cars at the nearest point on the division, which, of course, explains the rate used. (166)

Yours very truly,

Homer J. Hotchkiss[1], Frt. Agt., **197**
Elmira[1], N. Y.

Dear Sir:

In regard to tank cars with shipments of gas oil being carded[1] with C. T. 675 inflammable[1] cards, we are advised that gas oil is similar to fuel oil, and that the fire test of both oils has a very wide range. Therefore, upon a decision[1] of the chief of the chemical department, to whom the matter was referred, we are instructed[1] that cars containing either of the above commodities[1] should be carded with C. T. 675–A inflammable cards. (80)

Yours truly,

SHIPPING

Messrs. Castner[1], Curran[1] & Bullitt, **198**
Newport News[1], Va[1].

Dear Sirs :

Enclosed please find contract duly signed for the season's supply of bunker[1] coal for such steamers to our consignment[1] or under our control as may call at Newport News prior to and including December 31, 1907. It is understood that after each steamer is supplied with the quantity[1] of coal she requires, you are to take the captain's[1] demand draft upon us for the cost thereof, and add to said draft all additional[1] expenses for disbursements[1] in connection[1] with the vessel's entering and clearing at your port. We trust you will see that we continue to secure Pocahontas[1] coal of such quality[1] as has heretofore[1] given us entire satisfaction.

Yours truly, (108)

Messrs. Golder & Longaker[1], **199**
Duluth, Minn.

Dear Sirs :

OILCAKE[1]: We have your telegram[1] offering us three hundred (300) tons each month for Rotterdam[1] from September to December inclusive[1], at twelve cents (12c.) per 100 lbs., and have replied advising that thirteen cents (13c.) is the best we can accept. We have your later message advising that shippers accept our counter[1] offer, and that they now await contracts in confirmation[1].

FLOUR : We have your offer for fifty (50) cars for Leith at eleven cents (11c) and thirty (30) cars for Baltic ports in June at nine cents (9c.), Copenhagen[1], for basing purposes ; both of which offers we have had to decline, as we do not care to engage ahead at rates now current[1].

CONTRACT 1227: We note that by reason of a fire in shipper's plant, two hundred (200) tons of this engagement[1], which we booked for April shipment from the West, will not be forwarded at present, and in accordance[1] with your wishes we have extended time of shipment to June. (155)

Yours very truly,

Messrs. Beggs & Quimby[1], **200**
London, Eng.

Dear Sirs:

We have your letter of April 11, from which we withdraw charter[1] parties of the steamers Anthony and Frank, which we note have been fixed by your goodselves[1] to load cargoes[1] of Scotch pig iron at Adrossan, Scotland[1], for Philadelphia[1]. We thank you for the consignment[1] of the said vessels to this port. We have interviewed[1] the receivers of the two cargoes, and present indications[1] are that the steamer Anthony will be discharged[1] at the Port Richmond[1] terminals[1] of the Philadelphia and Reading Railway Company, and the steamer Frank will be discharged at Girard[1] Point, the ore and pig iron terminals of the Pennsylvania[1] Railroad Company.

In respect to stevedoring[1], we wish to say, the regular[1] charge is twenty-five cents per ton of 2240 lbs. for unloading pig iron, and we are unable to make a cheaper arrangement[1] and secure first-class[1] work and a maximum[1] quantity[1] to be unloaded each twenty-four hours. You as a ship-owner know it is best, as a rule, to employ the regular[1] stevedores to load and discharge vessels assigned to the respective[1] railroad terminals, owing to the greater familiarity[1] of these men with the particular work, which is apt to result in a larger output of cargo per day.

We observe that you do not wish us to make any remittances[1] to you on account of the inward freight of

either vessel, but that the balance in our hands, after paying stevedore's charges and other needful disbursements[1], is to remain with us on account of outward disbursements on the two cargoes of case oil which are to load here for Japan[1]. (266)

Very truly yours,

Mr. Daniel[1] L. Humphreys[1], **201**
Minneapolis, Minn.

Dear Sir :

Enclosed find freight engagement[1] for ten thousand (10,000) sacks of flour to be shipped per Cosmopolitan[1] Line steamer or steamers from Baltimore[1] to Copenhagen[1] during the month of May of the present year. It is understood that this flour shall be available[1] at Baltimore for shipment any time after April 30, and that any portion not ready for delivery by May 15 shall eventually[1] be forwarded at the option of steamer from Baltimore during June or July following.

In response to your inquiry, we beg to enclose you a list of arbitraries[1] beyond Copenhagen, embracing one hundred and sixty ports or places in the kingdoms of Denmark[1], Sweden[1], and Norway[1], the province[1] of Finland[1], and certain Russian[1] and German Baltic ports. These arbitraries, as you will notice, provide a certain fixed rate of charge per ton of 2240 lbs., gross weight, which added to the rate from Baltimore to Copenhagen, make in reality in each case a through rate of freight from Baltimore to substantially[1] any port in Denmark, Sweden, Norway, Finland, etc. The buyer of the flour in Copenhagen is then enabled to declare, upon arrival[1] of the steamer at that port, the ultimate[1] port of destination[1] of the whole or any portion of the ten thousand sacks of flour. (210)

Yours very truly,

Mr. Sidney Dickinson, **202**
Glasgow, Scotland[1].

Dear Sir:

Confirming our respects[1] of the 11th instant, we are since then without any of your favors by mail or cable to acknowledge[1].

ACCOUNTS: We herewith transmit[1] you disbursement[1] account and statement of inward freight on the S. S. Drexelonian[1], the former showing a balance in your favor of $4298.10, in liquidation[1] of which we herewith hand you demand draft on Messrs. Parrs' Bank, Ltd., London, to your order, for the equivalent[1] in sterling[1], say £885–7–8 at $4.8545 exchange[1]. We trust you will find everything in order. We are also forwarding you all relevant[1] vouchers[1] in connection[1] with the account.

OUTTURN[1] WEIGHT: While it is a fact that the cargo of pig iron turned out slightly in excess of quantity[1] mentioned in bill of lading, we cannot render bill for additional[1] freight, for the reason that before the discharge[1] of the steamer was begun, we made, in your interest and in accordance[1] with your authority[1], an arrangement[1] with the receivers of the cargo[1] to pay them freight on the quantity as specified[1] in bills of lading, irrespective[1] of what the outturn might be. You will see, therefore, that in this exceptional incident where outturn weight, as determined[1] by the United States Customs' returns, is somewhat in excess of the bill of lading weight, we are debarred from the right to collect freight for the excess of cargo as thereby shown.

In pig iron shipments the outturn is almost invariably[1] less than the intake weight, as shown by the foreign bills of lading. The shortage[1] is due to the sand which attaches to the pigs during their process of manufacture[1], amounting sometimes[1] to quite a percentage[1], and which is detached[1] from the pigs every time they are handled[1] and jolted against each other in the discharge or stowage of the cargo. It is not unusual[1] for us to find in the hold of a ves-

sel, after her cargo of pig iron has been discharged, a quantity of this loose sand amounting to ten or twenty tons in weight. (338)

Very truly yours,

Mr. Owen R. Maxton, **203**
Copenhagen[1], Denmark[1].

Dear Sir :

We are today in receipt of your letter of the 19th instant advising us that the S. S. Mary has been fixed to load a cargo[1] of ore at Huelva[1] for New York, and that we may expect her here about the 15th of May. We have found copy of the charter[1] party as advised, and note the terms thereof. It is also observed that you are very desirous[1] of having her unloaded at New York at the earliest moment practicable[1] so that she can enter upon her outward time charter, also to insure her being ready to be tendered[1] within the cancelling[1] date stipulated[1] in the charter party.

As you state you have not had any cargoes of ore delivered at New York for a long time, we have pleasure in complying with your request, and hand you herewith statement of recent cargo delivered here, showing how the settlement was made in connection[1] therewith under substantially[1] a similar charter to that of the Mary.

It is doubtless thoroughly[1] appreciated[1] by you that serious[1] inroads are made upon the normal[1] rate of freight by the various deductions[1] for dispatch money and for agreed rates of stevedoring[1] the cargo over and above the actual cost thereof. In other words, although the rate of marine freight on the face seems reasonably good, by the time dispatch money for loading and discharging[1] is deducted, also the difference between the rates of stevedoring stipulated to be paid by vessel and the final rates as paid by the owner of the ore, the actual rate of freight is very much less than the apparent[1] rate as specified in the charter party. (272)

Yours very truly,

The Revere[1] Shipbuilding[1] Co., **204**
Gloucester[1], Mass.

Dear Sirs :

In answer to your inquiry of the 29th instant for a quotation on one forged[1] steel propeller[1] shaft and one propeller shaft nut, as shown on sketch submitted, we hereby confirm[1] our verbal quotation made you today on the shaft of 7½ cents per pound and on the nut of 12 cents per pound ; these prices being f. o. b[1]. cars, Gloucester. We would propose making these forgings in accordance[1] with Lloyd's requirements and rough-machined all over, with an allowance for finishing[1] to dimensions given, including boring of the hole in the nut.

We are prepared to rush these forgings through immediately on receipt of your order, and can promise shipment within five days after receiving your instructions[1]. (119)

Yours very truly,

Harrison Manufacturing[1] Co., **205**
Bellaire[1], O.

Dear Sirs :

We have pleasure in acknowledging[1] the receipt of your favor of the 18th inst. sent to our Pittsburgh[1] office direct[1], in regard to furnishing[1] ¼″ wide cutters from the old dies. In reply we beg leave to say that we feel we should be allowed to continue[1] using these dies in furnishing the cutters, as they will make forgings[1] that will have the minimum[1] measurements in every respect, excepting the all-over length which will be up to, but not exceed, the maximum[1] measurement given on original[1] blue-print[1] furnished us. We understand that it is necessary for you to do

considerable grinding on these cutters to make a cutting edge, and it would mean comparatively[1] little extra grinding for you to reduce the cutters to the minimum measurement.

We will go ahead and furnish these cutters from the old dies until the over-all length of the cutters exceeds the maximum dimensions given, when we will promptly arrange to make new dies. We hope this will be satisfactoy to you.

Very truly yours, (172)

Leonard[1] Machine Company, **206**
Toledo, O.

Dear Sirs :

We beg to acknowledge receipt of your order No. 3449 of the 23d instant calling for a lot of 52 brass and phosphor[1]-bronze castings. We have entered this order for our best attention. The castings called for will be made of the best grade of brass and phosphor-bronze, and in accordance[1] with conversation[1] with your Mr. Leonard today, we will arrange to bill these castings to you at an average price of 27 cents per pound f. o. b. cars, Toledo, Ohio. Terms, net cash, thirty days from date of invoice, instead of 26 cents per pound, as noted on your order.

We greatly appreciate[1] this order, and hope to receive your future business in this line. (119)

Very truly yours,

Mr. J. Raymond Smith, **207**
Erie, Pa.

Dear Sir :

With respect to our order No. 6930 covering the Erie Iron Co.'s order No. 37961 for 1500 tons of neutral[1] all-pig iron muck bar, we wish to advise you that purchasers[1] have received the first two cars of the 100 tons shipped them, and

state that it will be satisfactory for us to proceed with the manufacture[1] of the remaining 1400 tons, furnishing it in 4″ x $\frac{5}{8}$″ bars, until further advice from them. They, however, state that on the first two cars shipped them there was a lot of scrap muck bar, and they request that we be very careful in the future to ship nothing but neutral all-pig iron muck bar. They also request that we rush shipment forward as fast as possible. (129)

Yours truly,

The Altoona Iron Co., **208**
Altoona, Pa.

Dear Sirs:

Referring to conversation[1] with Mr. Taylor[1] in regard to stay-bolt[1] iron, we beg to quote you on 500 to 1000 tons a price of 2.85 cents per pound f. o. b[1]. cars, Altoona, Pa.; the iron to be furnished in accordance[1] with your standard[1] specifications[1], or the Pennsylvania[1] Railroad Company's specifications, and to be specified by you during the first six months of this year. We could ship this iron at the rate of 50 to 100 tons per week, if necessary.

In regard to engine-bolt iron, we have to say that we have looked into this matter carefully and have decided not to quote at the present time, but shall be glad to take the matter up with you later. (122)

Yours very truly,

Mr. Thomas Newton, **209**
Jefferson City[1], Mo.

Dear Sir:

As our Mr. Black advised you while in Jefferson City last Wednesday, we have been delayed in forwarding[1] the drop forgings[1] by several accidents[1] over which we had no control. If it is possible to ship any of these axles before

the date mentioned in your letter, we will certainly do so. Our promise was made in perfect[1] faith, contingent[1], however, upon unavoidable[1] delays. We will do everything in our power to get these axles out to you at an early date, and regret very much to have caused you this inconvenience[1].

Yours truly, (91)

Mr. John Holland[1], **210**
Leadville[1], Colo[1].

Dear Sir :

We must call your attention to our order No. 6678 covering the Leadville Machine Co.'s order for standard[1] basic steel ingots[1], to be shipped to the Eastern[1] Forge Company. On the 24th inst. we wrote to you stating that the Eastern Forge Co. have called the Leadville Machine Co.'s attention to the carbon[1] reports of the various ingots shipped them, giving several instances in which differences exist between their analyses[1] and ours, and requesting that you kindly[1] investigate[1] this matter. Please answer our letter as promptly as possible so that we may be fully informed[1] on the subject. (97)

Yours very truly,

A. B. Wheeler[1] Manufacturing[1] Co., **211**
Detroit, Mich.

Dear Sirs :

Replying to your inquiry[1] of January[1] 23 for price and time of delivery on twelve single-throw crank shafts and twelve connecting[1] rods, as shown on your blue-prints[1], we would advise that we are not at the present time in a position to furnish the crank shafts finished[1] completely as asked for, but can arrange to supply them with the shaft portions rough-turned, with an allowance for finishing, at a price of 28 cents per pound f. o. b[1]. cars, Detroit, Mich. Terms, net cash, 30 days from date of invoice. The shafts

would be made of our standard[1] grade open-hearth steel. If favored with your order, we could arrange to make delivery beginning within thirty-five to forty days and completing within sixty-five days from its receipt.

We regret to state that at the present time we are not in a position to quote on the connecting rods. (151)

Very truly yours,

Mr. Wm. Thomas, **212**
Joliet, Ill.

Dear Sir :

For your information, please note that we had the samples of muck bar that were shipped to our works by the Blake Shovel[1] Co., analyzed[1], and found the following determinations[1]: sulphur[1], .005 ; phosphorus[1], .045. On taking this matter up with Mr. Sloan, he advised us that we might quote them $40 per gross ton f. o. b[1]. cars, our works, for this grade material, cut into short pieces, at the rate of two carloads per month. In making quotations, we would advise that you quote on a muck bar of a similar composition as that which the Western[1] Steel Co. are now furnishing[1] them, making a detailed[1] report of our analysis at the works. Of course, you understand[1] that we shall be unable to get our sulphur content as low as the Western Steel Company's.

Hoping you may be able to secure this business, we remain (147)

Yours very truly,

Messrs. R. C. Lewis & Bro., **213**
Macon, Ga.

Dear Sirs :

We have your order No. 2035 for two bars of tool steel to be used for spike dies. We would suggest the use of our Apollo special high-speed tool steel for this class of

work, the price of which is as stated in our letter of January 23. Should you, however, prefer[1] to use our A–1 steel, our price would be 16 cents per pound. In our opinion, the Apollo steel would be better suited to the purpose[1].

Kindly advise as promptly as possible which grade of steel you desire us to furnish on account of this order, and oblige (102)

Yours very truly,

Mr. Wilson[1] Langdon, Sales Agt., **214**
Bethlehem[1], Pa.

Dear Sir:

Confirming[1] the conversation[1] had with the writer yesterday[1], we will purchase from you one carload of strictly No. 1 wrought scrap iron at $19 per gross ton f. o. b[1]. cars, Bethlehem. This car is to consist of rods, shaftings[1], and angles, but nothing will be accepted over 3″ in diameter[1] or under ½″ in thickness and 8″ long, with the exception of the few bundled[1] flat bars you offered us. We believe we can arrange to accept the 3½″ iron rails, but will advise you of this when we send shipping instructions[1], which we hope to do within a few days.

The writer saw the crane you have for sale in the foundry[1], and will offer for it $100 f. o. b. cars, Bethlehem. If you care to accept this offer, we hope you will do so within the next week as we have need for another crane, and if we cannot purchase this one we must look elsewhere[1].

Yours very truly, (166)

Messrs. William Harris & Co., **215**
Baltimore[1], Md[1].

Gentlemen:

We have your favor advising us that you have drawn on us through the First National Bank of Norristown[1] for

$8000, being approximate[1] cover for 1746 steel billets, bill of lading for which will be handed us against payment. We note you are unable to close this transaction[1], as you cannot get the custom-house[1] weight certificate[1], but that as soon as you do, you will advise us. In reply we would say that the draft was presented to us this morning and duly honored, although we think you have considerably[1] overdrawn[1] on us. Mr. Kelly's letter to us states that you have forwarded us approximately 300 tons, and at $32 per ton, less 1% for cash, we figure that your overdraft[1] is $1000 to $1200. However, we suppose this will be properly[1] adjusted[1] when you receive the custom-house weight certificate. Kindly mail this certificate to us as soon as you receive it so that we may set the matter right without delay. (169)

Yours truly,

Southern[1] Steel Co , **216**
Portsmouth[1], Va[1].

Gentlemen :

In answer to yours of the 3d instant, we will state that we still manufacture[1] corrugated[1] iron sheets in lengths up to 9′ and widths of 24″ and 26″. You do not state what thickness you desire ; the usual thickness is No. 20, 22, or 24 gauge ; but No. 20 is preferable[1] as it is heavier[1] and lasts longer. You say your roof will take 16 sheets 6′ x 2′. Does this include lapping of sheets, or is it simply the measurement of the roof ? It will be necessary to overlay each sheet one corrugation[1] in order to make it water-tight. Will your peaked roof need a ridge roll ? This we do not manufacture, but we can have it made for you. In order to quote a price on this material, we must know the gauge you want, as the price depends upon the thickness of sheets.

Very truly yours, (153)

Western[1] Bridge Co., **217**
Chicago, Ill.

Gentlemen :

We are supplying a number of bridge-builders with malleable iron nuts for eye rod pins, and we should like to quote you on your requirements for this material. We are in position to make close figures[1], and as you will no doubt readily recall the fact that we secured an order for you last year from the H. & B. T. R. R. Co. for a turn-table[1], we trust you will be able to reciprocate[1] and let us have your business in the line of pin nuts.

We can now quote you $2 per foot for No. 20 galvanized[1] iron pipe, riveted and soldered[1] and put in place ; $7.50 each for one or more five-piece galvanized iron elbows. The diameter[1] of pipe and elbow would be 24 inches. To make the flange of galvanized iron would cost $2. We shall be glad to have your order. (152)

Yours very truly,

Mr. John Walton, **218**
Muskegon[1], Mich.

Dear Sir :

In reply to your inquiry[1] of the 2d instant, we wish to say that we will furnish 5000 tons of our standard[1] section No. 469 seventy-pound tee rails, in 30 ft. lengths, with the usual 10% shorter[1] lengths, first quality, for $33 per gross ton ; with 5% of second quality rails for $32 per gross ton ; with the necessary angle splice plates for 2c. per pound ; bolts and nuts 4c. per pound—all f. o. b. cars, our mill, with freight allowed to Muskegon.

If favored with your order we could make shipment during July and August. (104)

Very truly yours,

Mr. W. D. Wilson[1], **219**
Pittsburgh[1], Pa.

Dear Sir :

We are enclosing a print from a half-tone[1] of our 1907 touring car, and should like to have you give the cut a moment's attention. Should the appearance of the car meet with your favor, we trust you will feel interested in giving it further consideration, and we will promptly mail you any particulars you may desire regarding the constructive[1] detail or general working of the car. We have thoroughly[1] tested the car on hundreds[1] of miles of the worst[1] of road surfaces, and nothing has been found wanting to make it a complete success.

May we regard you as a possible purchaser[1] and arrange to give you a demonstration[1] free of charge? (114)

Yours truly,

Upton Motor Works, **220**
Frankfort[1], Ky[1].

Gentlemen :

If I should again consider taking the agency for Knoxville[1] and surrounding[1] territory[1] for your machine, what is the very closest[1] price you would be willing to make on the Maron body car, fitted with full leather[1] top? At present no high-class[1] car is being sold in Knoxville ; I mean by this not a single car that will withstand[1] all kinds of roads and show the mileage or horse-power that yours has demonstrated[1]. It occurs to me that an up-to-date car with a good engine would sell well here, as there are many people who would purchase a machine if they could be assured that the first cost was the greatest cost. I myself wish to invest in a car, but do not want to buy one that will cost me double

the original[1] price to keep it in repair the first year. For my information, you might send me a cut of the car mentioned, together with any printed matter you have descriptive[1] of the engine, etc[1]. (172)

Yours very truly,

Franklin[1] Touring Car Co., **221**
New Britain[1], Conn[1].

Gentlemen:

We have your letter of the 18th inst. by Supt[1]. Bradford[1], and in reply must state that we do not carry in stock finished[1] axle equipment[1], such equipments being made on order and in quantities[1] only. The clutch drive or floating rear axle shown as Exhibit A in our catalogue, is used on the Martin car this season. Front and rear axles complete with foreign type bearings as shown, would cost approximately[1] $295 per set when ordered in lots of one hundred sets. We could not undertake a smaller order than fifty sets at an increase of 15% over prices quoted. In the season closing June 1 last we furnished[1] to the trade complete front and rear axles for 9600 automobiles[1], all of which material was furnished on order. (131)

Yours very truly,

Mr. Thomas Mitchell[1], **222**
Marion, Ind[1].

Dear Sir:

We have your letter and order of the 18th for one secondary[1] transfer[1] switch[1] for 4-cylinder[1] engine to be used in throwing secondary from magneto[1] to battery ignition[1]. In this connection[1], we wish to state that there are many kinds of switches for high-tension magnetoes and not two alike. It all depends upon the system of the magneto and coil used. If you want this switch for Mr. Mason's car, which is equipped[1] with our magneto, having also a high-tension

distributer[1] with a battery, you could use a single switch running from the magneto to the switch and from the switch to the ground, and have another switch for your other ignition. We do not have on hand any secondary transfer switches, but if you desire, we can send an order to Paris at once and get them within three or four weeks ; or if you will let us know exactly[1] what you intend[1] to do with this switch and what kind of ignition you have on your car, we may be able to manufacture[1] a special switch for you.

Very truly yours, (183)

Swinton[1] Motor Car Co., **223**
Philadelphia[1], Pa.

Gentlemen :

Enclosed find our check for $400, being twenty per cent. of the purchase price of the Swinton car ordered from Mr. Minds at the recent automobile[1] show. We would have mailed this before, but were waiting to hear from you in regard to a contract which was to have been mailed to us as soon as your agent reached home. We have had some inquiries[1] about your machines, and should like to know where in New York you permanently[1] exhibit[1].

Please give us some idea of the date of delivery of our demonstrating[1] car, and make it as early as possible, as we are anxious[1] to do business with it. (110)

Respectfully yours,

Mr. C. S. MacKellar[1], **224**
Norwalk[1], Conn[1].

Dear Sir :

The 1907 Mercurys[1] are here. The famous single-cylinder[1] models hardly need an exhaustive[1] description—they are so widely used and known. It is an interesting fact that there are 15,000 of these cars in active service today, each upholding[1] the Mercury reputation of costing less to operate, of lasting longer, of being more reliable[1],

and of representing[1] more real return for the first cost, than any other make of machine.

The single-cylinder Mercurys this year consist of the runabout[1], $800, 30″x3″ wheels; light (five-passenger[1]) touring car, $950; folding tonneau, $1000; coupe, $1350; light delivery, $950.

As this is the time to place orders for the new cars, we hope you will permit us to arrange a demonstration[1] for you of the particular model you wish to purchase. (139)

Very truly yours,

Cranston[1] Motor Vehicle[1] Company, **225**
Lewiston[1], Me.

Gentlemen:

We regret very much to find it necessary to write you regarding the first car purchased from you last year. As you remember, it was sent back to the factory and was to be put in first-class[1] running condition. We received the car here, sold it, and it was in service only a few days when it developed[1] a decided knock in the motor. We were obliged to take the bottom of the crank case off, and found that the lower half of the center crank-shaft bearing had broken in half. This we repaired. At the time we noticed that the connecting[1] rods were somewhat loose, but did not feel that this was going to cause any trouble, so we put the car together. These repairs required about thirty hours of labor. On trying the car we found, much to our surprise[1], that the defect[1] had not been overcome, and we were obliged to take it apart again, this time making new wrist pins and bushings and readjusting[1] other parts of the mechanism[1]. Three days after the car was put on the road it again collapsed[1], and Mr. Johnson, the owner, now wants to know what can be expected[1] of us by way of putting the machine in permanently[1] serviceable[1] condition. We are at a loss to know how to act in the matter, and await your instructions[1].

Yours very truly, (230)

Mr. Joseph N. Malloy, **226**
Dover, N. H[1].

Dear Sir :

Replying to your inquiry[1] of the 9th inst., we can quote you a cash price of $350 each, net, on a quantity[1] of our 34 H. P. vertical[1] 4 cylinder[1] automobile[1] motors. The cylinders are 4½″ bore with 5″ stroke. The dimensions are as follows : Length of engine from outside face of flywheel to extreme end of crank case, 30″; diameter[1] of flywheel, 16″; face of flywheel, 4″; height from seat of crank shaft to top of motor, 22″.

This is a high-grade motor, very light, weighing about 340 pounds, and very strong, and has made a reputation for itself second to none. The price includes clutch, carburetor[1], timer, spark plugs, coil, circulating[1] pump attached, and wrench. You will notice we furnish more accessories[1] than are usually supplied by other manufacturers[1]. We guarantee[1] this motor free from defective[1] material and workmanship[1].

We are enclosing herewith copy of circular[1] describing our marine motors, as we have just run out of catalogues of our automobile motors, and new ones have not yet come from the press. As the marine motor is of the same design and make as the automobile motor, with the exception of the bed plate, this circular will give you a very good idea of the motor you want. (221)

Yours very truly,

Decatur Manufacturing[1] Co., **227**
Decatur, Ill.

Gentlemen :

We acknowledge receipt of your order of the 27th for five additional[1] type O motors. It will be impossible for us to ship these within thirty days as you request, and

the best we can do is one motor per week after April 17 and until May 15, but after that we can give you two per week until June 15, then four per week. These promises are based upon running our plant exclusively[1] upon your sizes, but we also have other customers[1] to whom we must give some attention, and as your specifications[1] were received very late in the season, it does not leave us much time to offer you. We are as anxious[1] to furnish you with our goods as you are to receive them, but we cannot make promises that will largely overtax[1] our capacity[1].

Referring to the matter of prices on our goods, would say that you possibly can secure lower quotations, but they are undoubtedly[1] from builders who have no experience in this class of work, and do not know the expense entailed[1] in manufacturing a marketable[1] and first-class[1] motor in quantities[1]; and we question[1] their ability to deliver the goods, notwithstanding[1] their promises. It is necessary for builders of high-class[1] machinery[1] to get a fair price for their product in order that they can employ the highest grade of workmanship[1] and material, and support their output with a strong guarantee[1]. You will find our machines satisfactory in every way, and our guarantee is substantial[1]. There are certain classes of trade to which we cannot sell, as they are seeking cheap goods.

We are naturally[1] rushed at this season of the year, and do not wish you to take the deliveries above mentioned as absolutely[1] definite. There are many factors[1] to consider in building motors, including deliveries of raw materials, contingencies[1], etc[1]., which make it very difficult for us to state absolutely what we can do. Moreover, it is impossible to obtain experienced[1] mechanics[1] on this work, which adds another factor of uncertainty[1]. We value your business, and will do everything possible to retain it. (355)

Yours very truly,

Mr. Samuel Hewett[1], Jr[1]., **228**
Leavenworth[1], Kans.

Dear Sir:

Answering your inquiry[1] of March 24, I may say that when a direct[1] current[1] flows through a conductor[1] it is conveyed by the entire[1] bulk of the conductor, the current being equally distributed[1] throughout the whole cross-section[1]; hence the usefulness[1] of the expression 100 amperes[1] per square inch, for example[1]. When an alternating[1] current flows through a conductor and the current has high frequency[1], it is unevenly distributed. This effect, called the skin effect, is inappreciable[1] at commercial[1] frequencies and for conductors less than ½ inch in diameter[1]. At extremely high frequencies the current may be said to lie wholly on the surface of the conductor. (107)

Yours truly,

Frank Disston, Esq., **229**
Oakland, Cal[1].

Dear Sir:

Replying to your recent communication[1] regarding the various types of mercury[1] vapor lamps, we have to say that this lamp is now being extensively[1] used in nearly all the large cities of the country, and men who have worked under it claim that they soon become accustomed to its peculiar[1] color, and find the light very satisfactory. The lamp has its principal field in lighting large factory areas, draughting rooms, and other places of like character[1], where it has met with great favor. It is also used to some extent for lighting show windows, where its rather novel appearance gives it considerable value as an advertising medium. Pho-

tographers[1] have found it useful in their developing[1] work. We believe that for the work you mention this lamp would fully meet your requirements, and we think after you have used it you will agree with us that it fills a long-felt want. The method of operating the lamp, current[1] consumption, and other data, are given in the enclosed catalogue. (167)

Yours very truly,

The Newton Garage[1] Company, **230**
Newton, Kans.

Gentlemen:

We have your communication[1] of the 9th ult. relative to obtaining direct[1] current[1] at your garage, in order to charge your various automobiles[1]. As you are no doubt aware, the electric[1] lighting company's service in this section of the city is exclusively[1] alternating[1] current, and in order to furnish you with direct current, it would be necessary to arrange for installing rectifying[1] apparatus[1] of some sort, such as a motor-generator[1] set or a mercury[1] arc rectifier[1]. In the event of your deciding to use either one of these methods, we would suggest that you replace your present panel board with one suitable for the purpose[1] you have in mind.

Kindly let us hear from you at your earliest convenience[1] so that we may push the matter through without delay. We hope we may be of further service to you in this particular. (145)

Yours truly,

Messrs. Collier[1] & Bean, **231**
Lawrence[1], Mass.

Dear Sirs:

Answering your inquiry as to the best type of switchboard[1] instruments[1] to place in your new building, we would strongly urge you to place nothing but the best mate-

rial obtainable[1]. Our experience has been that where cheap instruments have been installed, dissatisfaction[1] and constant complaint have resulted invariably[1]. In several cases in our recollection[1] it was necessary to make frequent[1] and costly repairs on this account. We would suggest that you have the instruments finished in a manner to conform[1] to the marble work and fittings of the switchboard. Double reading instruments, with a full scale deflection[1] of 800 amperes[1], will be best suited to your purpose[1]. With reference to the switchboard itself, care should be exercised to see that it is properly[1] placed and supported[1] on angle irons, so that it will extend about eight inches from the wall.

We shall be pleased to give you any further information you desire. (152)

Very truly yours,

Continental[1] Construction[1] Co., **232**
Des Moines[1], Io.

Dear Sirs :

In furtherance[1] of my recent conversation[1] with your manager, I am greatly pleased to give you the additional[1] information you asked for regarding electrical[1] engineering[1] stations. In my opinion a main generating[1] station in a large city, such as you have in mind, should be located so that there will be readily available[1] a large amount of water for steam purposes[1]. It should also be in such a location that railroad sidings can be readily constructed, in order that a large coal supply may be assured. It is also best to secure as large an area as possible for the building, as the increased business will, in a few years, necessitate[1] extensions to the original[1] plant. There are, of course, other matters to be considered, but the three mentioned above are the principal conditions for which it is absolutely[1] essential[1] to provide. (142)

Yours truly,

Mr. Joseph W. Mansfield[1], **233**
Hannibal[1], Mo.

Dear Sir :

We find upon assembling the various telephone apparatus[1] for use in our laboratories[1] that certain pieces have somehow[1] been overlooked in the lists arranged for sometime[1] ago. We therefore wish to ask the favor of the loan of the following pieces to complete the sets we now have :

2	No.	136	jacks
4	"	14A	key levers
1	"	34D	signal, unmounted[1]
4	"	406A	keys
1	"	41C	signal, unmounted
3	"	118U	relays, unmounted
3	"	16	lamp sockets[1]
3	"	4G	lamps
3	"	186	cord, 8″ long
4	"	4A	lamp caps
4	"	1E	resistance[1] coils (102)

Yours very truly,

Rev. Michael Morris, **234**
Worcester[1], Mass.

Dear Sir :

In reply to your favor of yesterday[1] with respect to furnishing you with an estimate for wiring your residence for ninety electric[1] lights, we wish to say that we have gone over this matter carefully, and beg to enclose you specifications[1] covering the work required. We find the cost of putting in an installation[1] that is first-class[1] and up-to-date in every respect, in accordance[1] with these specifications, is $450. This work will, of course, be subject to the inspection[1] of the fire underwriters[1] before current[1] can be placed on the lines, which precaution is necessary in order to protect[1] you in the matter of your insurance policies. The fee for this inspection we have included in the above price.

You will note we have made arrangements[1] for some decorative[1] lighting in the dining-room and drawing-room, and for other special lights, such as newel posts on the various landings, reading lamps, cooking utensils[1], etc. (158)

Yours very truly,

Mr. Raymond T. Dugan, **235**
Hoboken, N. J.

Dear Sir :

The recent issues of the technical[1] journals contain very readable accounts of several interesting experiments[1] now being conducted on metal filament lamps, which filaments are somewhat out of the ordinary[1] and, in many respects[1], are radically[1] different from the filaments in extensive[1] use. From the accounts it would appear that attempts are being made to utilize some of the rare metallic elements[1], such as tungsten[1] and tantalum[1], for this purpose[1]. There is no reason to doubt the success of some of these experiments, and there is likely to be a considerable demand for lamps of this kind.

I am apprising you of this, as I believe you are greatly interested in any advances that are made in the art of illumination[1]. (121)

Yours very truly,

The Saunders Sporting Goods Co., **236**
Syracuse[1], N. Y.

Gentlemen :

We are in receipt of your favor of the 19th instant asking our opinion on the advisability[1] of your replacing the present installation[1] of gas arcs in your various stores with some form of electric[1] illumination[1], which will give you the same amount of light as you are getting at present and also enable you to advertise your goods more effectively[1].

There are a number of forms of electric illumination which, we think, would meet your requirements, and among which we might mention ordinary[1] incandescent[1] lamps, Nernst[1] lamps, enclosed arc lamps, or a comparatively[1] recent form of lighting, the Cooper-Hewitt[1] mercury[1] arc. These two latter methods might possibly be a little cheaper, but we are of the opinion that a number of small units would be more satisfactory to you. We would also suggest that you place in a conspicuous[1] position on the front of each of your stores, an electric sign of some description which, we believe, would prove a very good advertisement. (164)

Very truly yours,

Henry V. Knight, Esq., **237**
Camden, N. J.

Dear Sir :

We are especially[1] desirous[1] that you should look into the merits of the Turner primary battery as exhibited[1] at the offices of the company, 371 Bullitt building. Most people who are in any way interested in the development[1] of electricity[1], have been familiar[1] with the strides made in perfecting[1] the electric storage[1] battery, and have been aware that its greatest defects[1] are its excessive weight and the danger from deterioration[1], should the battery become entirely depleted of electricity. Of the Turner primary battery Professor[1] Carl Herring, of the Franklin[1] Institute[1], says, "Compared with a storage battery for about the same duty, I find that the storage battery weighs about three times as much, occupies about twice as much floor space and more than twice the volume[1] for the same power."

A limited amount of the stock of this company is offered for sale. We should be pleased to have you call and investigate[1]. (153)

Very truly yours.

Mr. Harry W. Brewster, **238**
Lynn, Mass.

Dear Sir :

Some days ago we received a shipment of five motors ordered from you on our order No. 92765 sent you last October[1]. We felt confident, after giving you two months extension on this order, that the shipment would be satisfactory. We found, however, upon unpacking the boxes containing the motors, that this was not the case. On two of the motors the commutators[1] are defective[1], having evidently been knocked by some blunt instrument[1]. Two of the motors which we particularly requested should be given a special finish, are without this. The armature[1] of the other motor is imperfectly[1] wound, and a mistake[1] has apparently[1] been made in winding the field coils for alternating[1] current[1] instead of direct[1] current, as we ordered. It is difficult to understand how a firm of your standing can afford to make shipments of this character[1]. We are returning you the five motors by fast freight, and we shall expect you to forward to us at your earliest convenience[1] five new motors in perfect condition and in accordance[1] with our order. (175)

Yours very truly,

Messrs. Holden Bros. & Lackey, **239**
Cedar Rapids[1], Io.

Dear Sirs :

I am sending you today by express, charges[1] prepaid, a box containing three instruments[1] as follows :

1. Model 45 ammeter[1] 1949, with 2 shunts and 4 terminals[1]. These latter have been sent without the leads which were in such bad shape as to be useless. You will notice, of course, that the shunts are mounted on a base,

and will understand that I do not expect[1] this mounting to be disturbed[1]. The instrument itself is burnt out and will need thorough repairing.

2. Portable[1] standard[1] milli-voltmeter[1] 4840, together with shunt and leads complete. This instrument has a badly bent pointer[1] so that the system will need overhauling[1], but otherwise[1] it is acceptable.

3. Portable standard ammeter 1800. This is the instrument you returned to me only about a week ago, and you will find that it, too, has a badly bent pointer.

There are some things about this meter that I want to take up in detail. When I placed the instrument in service the readings were not as I expected to find them. The meter was then checked up, first on the high scale, and I was much surprised to find, as you doubtless will be, that it was in error about 18%. The low scale was checked up and found to be all right, but unfortunately[1], during the calibration[1] of the low scale, a short circuit[1] occurred, which resulted in a bent pointer, although the instrument is probably otherwise unharmed[1], as the circuit breaker opened almost instantly[1]. If you will straighten[1] out the pointer and check up the calibration, you will doubtless find the facts to be as I have stated them. This being the case, it seems to me the charges for the repairs to this instrument should not include recalibration[1], although I understand perfectly[1] that a charge for balancing the system, etc[1]., is just.

I hope you will repair these instruments as soon as possible and return them within a few days. A formal order for repairs is enclosed, and you will please note that I should like to have a separate[1] bill rendered[1] for repairs to each instrument. (355)

Very truly yours,

PART II

Legal Forms and Testimony

TO THE TEACHER

The legal forms here presented are those most generally used. If the student is thoroughly drilled in them, he will have command of the phraseology peculiar to all legal documents. These forms may be accepted as types of the best employed in practice today.

The two examples of testimony have been selected from goverment publications with a view to affording practice in the writing of questions and answers. The purpose has been to furnish material of this kind in just sufficient quantity to do this. Testimony, as a rule, is the easiest kind of matter to write, and no good purpose can be served by giving the student much of it. What is dictated, too, should be interesting, informing, and dignified. Most of that arising from every-day civil and criminal suits is not fit to be read to young people.

LEGAL FORMS

BILL OF SALE

KNOW ALL MEN BY THESE PRESENTS that I, Charles Kingston, of the city of Watertown[1], Jefferson[1] county, New York, of the first part, for and in consideration of the sum of ten dollars ($10), lawful money of the United States, to me in hand paid, at or before the ensealing[1] and delivery of these presents, by William Miller, of the same place, of the second part, the receipt whereof[1] is hereby acknowledged[1], have bargained[1] and sold, and by these presents do grant and convey unto the said party of the second part, his executors[1], administrators[1], and assigns, the twelfth edition of Ridpath's History of the World.

And I do covenant[1] to and with the said party of the second part that I am the owner and have the right to sell and transfer[1] the said property[1], and will defend the same against any person or persons whomsoever[1] claiming the same.

IN WITNESS WHEREOF, I have hereunto[1] set my hand and seal the second day of May in the year one thousand nine hundred and seven.

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, James Holly, of the city of Elizabeth, county of Union, and state of New Jersey, have made, constituted[1], and appointed, and by these presents do make, constitute, and appoint Joseph Smith, of the said city, my true and lawful attorney for me and in my name, place, and stead, to grant, bargain, and sell all such lands, tenements[1], and hereditaments[1] whatsoever, situated in the state of New Jersey, whereof[1] I now am, by any ways or means howsoever[1] entitled to or interested in, either in severalty[1] or jointly, or in common

with any other person or persons, or any part, share or proportion[1] thereof, and all such right, title, interest, claim, and demand, both in law and in equity[1], as I may have in the same, for such sum and price and on such terms as to him shall seem meet, giving and granting unto my said attorney full power and authority[1] to do and perform[1] all and every act or thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution[1] and revocation[1], hereby ratifying and confirming all that my said attorney or his substitute[1] shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, I hereunto[1] set my hand and seal the fifth day of January, one thousand nine hundred and seven.

AFFIDAVIT

State of Connecticut[1] }
City and County of New Haven } ss

Alexander[1] Winter, of said city and county, being duly sworn[1], deposes and says that he is a clerk in the store of Morrison & Bland, booksellers[1], of 47 Main street, in the city of New Haven. That while in the performance[1] of his regular duty, that of waiting upon customers, there appeared in the store on the 22d day of June, 1907, one Edward A. Munson, who after examining several books and asking their prices, suddenly left the store without making a purchase. That deponent[1], regarding his action as mysterious[1], made an investigation[1] into the books that the said Edward A. Munson was examining, and discovered one, a valuable souvenir[1] edition of Shakespeare's[1] plays, to be missing from its place. Deponent further avers that upon other visits of the said Munson to the store of Morrison & Bland, he observed the said Munson acting suspiciously[1] among the book shelves, and upon the days of such visits

books were invariably[1] reported missing from the store. That upon one of these occasions deponent personally saw the said Munson take from the counter a copy of Longfellow's poems with the evident intention[1] of carrying it away with him.

Wherefore deponent says that it is his belief that the said Edward A. Munson is the person who on the day above mentioned took from the store of Morrison & Bland the said souvenir edition of Shakespeare's plays.

Sworn to and subscribed[1] this 10th day of July, 1907, before me . . . ., Notary Public.

LEASE

LEASE made and executed between John Carlisle[1] of the city of New Castle[1], county of Lawrence[1], state of Pennsylvania, of the first part, and Henry Miles, of the same city, of the second part, this first day of March in the year one thousand nine hundred and seven.

IN CONSIDERATION of the rents and covenants[1] hereinafter[1] expressed, the said party of the first part has demised and leased, and does hereby demise and lease to the said party of the second part the following premises, viz :

A dwelling[1] house situated on the east side of Flint street between Bond street and South street, and known as 124 Flint street, New Castle, Pennsylvania, with the privileges[1] and appurtenances[1], for and during the term of one year from the first day of May, 1907, which term will end on the thirtieth day of April, 1908. And the said party of the second part covenants that he will pay to the party of the first part for the use of said premises, the monthly rent of forty dollars ($40), to be paid monthly in advance.

AND PROVIDED, that if said party of the second part shall fail to pay said rent, or any part thereof[1], when it becomes due, it is agreed that said party of the first part may sue for the same, or reënter said premises, or resort to any legal remedy.

The party of the second part covenants that at the expiration of said term he will surrender[1] up said premises to the party of the first part in as good condition as now, necessary wear and damages by the elements excepted.

WITNESS the hands and seals of the said parties the day and year first above written.

PARTNERSHIP AGREEMENT

ARTICLES OF AGREEMENT, made the first day of July, one thousand nine hundred and seven, between Frank Mills, of the city of Chicago, county of Cook, state of Illinois, and Bernard Boyce, of the same place.

WITNESSETH[1], as follows:

I. The said parties above named have agreed to become partners in business, and by these presents do agree to be partners together under and by the name or firm of Mills and Boyce, at the said city of Chicago, in the grocery[1] business, buying and selling all sorts of goods, wares, and merchandise[1] to the said business belonging. The partnership[1] to commence on the first day of August, 1907, and to continue ten years.

II. To that end and purpose the said Frank Mills has contributed[1] the sum of five thousand dollars ($5000) in cash, and the said Bernard Boyce has contributed the lease of the store at 150 State street, in the said city of Chicago, to be occupied by them, and the stock of goods and good-will of the business there heretofore[1] carried on by him, which are together estimated and valued by the parties at the like sum of five thousand dollars ($5000), the capital stock so formed to be used and employed in common between them, for the support and management of the said business, to their mutual benefit and advantage.

III. At all times during the continuance[1] of their partnership they and each of them will give their attendance[1], and to the utmost of their skill and power exert

themselves for their joint interest, profit, benefit, and advantage, and truly buy, sell, and merchandise with their joint stock, and the increase thereof[1], in the business aforesaid[1]. And they shall and will at all times during the said partnership bear, pay, and discharge equally between them all rents and other expenses that may be required for the support and management of the said business; and all gains, profit, and increase that shall come, grow, or arise from or by means of their said business, shall be divided equally between them on the first day of August, November, February, and May in each year during the continuance of said partnership; and all loss that shall happen to their said business by ill commodities[1], bad debts, or otherwise, shall be borne and paid between them equally.

IV. And at the end or sooner termination of their partnership the said partners, each to the other, shall and will make a true, just, and final account of all things relating to their said business, and in all things truly adjust the same; and all the stock, as well as the gains and increase thereof, which shall appear to be remaining, either in money, goods, wares, fixtures[1], debts, or otherwise, shall be divided between them.

In Witness Whereof, the parties hereto have hereunto interchangeably[1] set their hands, the day and year first above written.

WILL

I, James Simpson, of the city of Goldsboro[1] in the county of Wayne and state of North Carolina[1], being of sound mind and memory, do make, publish[1], and declare this my last will and testament[1], in manner following, that is to say:

First: I direct that all my just debts and funeral expenses be paid.

Second: I give and bequeath to my son, William Simpson, five thousand dollars ($5000).

Third: I give and bequeath to the Baptist Church of Goldsboro three thousand dollars ($3000).

Fourth: I give, devise, and bequeath to my wife, Elizabeth Simpson, all the rest, residue, and remainder[1] of my estate, both real and personal, in lieu of her right of dower.

Lastly: I hereby appoint Henry Weston executor[1] of this my last will and testament, hereby revoking all former wills by me made.

In Witness Whereof, I have hereunto[1] subscribed[1] my name the tenth day of June, in the year of our Lord, one thousand nine hundred and seven.

BOND

Know all Men by these Presents that I, A. C. Lind, of the city of New York, am held and firmly bound to Henry T. Prince, of the said city, in the sum of one thousand dollars ($1000), to be paid to the said Henry T. Prince or to his certain attorney, executors[1], administrators[1], or assigns. For which payment, well and truly to be made, I bind myself and my heirs, executors, or administrators, jointly and severally[1], firmly by these presents.

Sealed this first day of July in the year of our Lord, one thousand nine hundred and seven.

The condition of this obligation is such that if the above bounden A. C. Lind, his heirs, executors, or administrators, shall and do well and truly pay or cause to be paid unto the above-named Henry T. Prince or to his certain attorney, executors, administrators, or assigns, the sum of one thousand dollars ($1000), in manner following, that is to say: one hundred dollars ($100) in one year from the date hereof[1], four hundred dollars ($400) in two years from date, and five hundred dollars ($500) in three years from date, together with interest thereon to be computed from the date hereof at the rate of seven per cent. per annum, said interest to be due and payable annually hereafter[1]; (said first party

is to have the privilege[1] of paying the entire principal sum unpaid, at either of the dates fixed above for the payment of installments[1]), and shall further keep and perform[1] all and singular the covenants[1] and agreements specified in a certain mortgage[1] collateral[1] hereto, together with those hereinafter[1] expressed, without fraud or delay; then the preceding obligation to be void, otherwise to remain in full force and virtue.

And it is hereby expressly agreed that should any default be made in the payment of the said interest, or of any installment of principal, on any day whereon[1] the same is made payable, as above expressed, and should the same remain unpaid and in arrear for the space of thirty days, then and from thenceforth[1], that is to say, after the lapse of the said thirty days, so much of the aforesaid[1] principal sum of one thousand dollars ($1000) as remains unpaid, with all arrearage[1] of interest thereon, shall at the option of said obligee, his executors, administrators, or assigns, become and be due and payable immediately thereafter[1], although the period above limited for the payment thereof may not then have expired, anything therein before contained to the contrary thereof in anywise notwithstanding[1].

DEED

This Indenture[1], made the first day of April in the year of our Lord, one thousand nine hundred and seven (1907), between William J. Lewis, of the city of Philadelphia, gentleman, and Mary Victoria, his wife, of the one part, grantor[1], and John Henry Jones, of the said city, clerk, of the other part, grantee[1], Witnesseth[1] that the grantor for and in consideration of the sum of one thousand dollars ($1000) lawful money of the United States of America, unto them well and truly paid by the grantee at or before the sealing and delivery hereof[1], the receipt

whereof[1] is hereby acknowledged, have granted, bargained, and sold, released and confirmed, and by these presents do grant, bargain, and sell, release and confirm unto the grantee, his heirs and assigns, all that certain lot or piece of ground with the two story brick messuage[1] or tenement[1] thereon erected described as follows: Situate on the west side of Twelfth street at the distance of one hundred feet northward[1] from the north side of Thompson street in the Twentieth ward of the city of Philadelphia; containing in front or breadth on the said Twelfth street eighteen feet and extending of that width in length or depth westward[1] seventy-five feet to a certain four-feet wide alley extending northward and southward[1] from the said Thompson street to Master street.

To Have and to Hold the said lot or piece of ground above described with the two-story brick messuage or tenement thereon erected, hereditaments[1], and premises hereby granted, or mentioned and intended[1] so to be, with the appurtenances[1], unto the grantee, his heirs and assigns, to and for the only proper[1] use and behoof of the grantee, his heirs and assigns forever. And the said William J. Lewis for himself, his heirs, executors[1], and administrators[1], does covenant[1], promise, and agree, to and with the grantee, his heirs and assigns, by these presents, that he, the said William J. Lewis, and his heirs, all and singular, the hereditaments and premises hereby granted, or mentioned and intended so to be with the appurtenances, unto the grantee, his heirs and assigns, against him the said William J. Lewis and his heirs, and against all and every person and persons whomsoever,[1] lawfully claiming or to claim the same or any part thereof[1], by, from, or under him, them or any of them, shall and will warrant and forever[1] defend.

In Witness Whereof, the said parties to these presents have hereunto[1] interchangeably[1] set their hands and seals. Dated the day and year first above written.

TESTIMONY A

Testimony[1], in part, of Professor[1] Emory R. Johnson before the Subcommittee[1] of the Committee on Interoceanic[1] Canals.

Washington[1], D. C., February 25, 1902.

The subcommittee met at 10.30 a. m.

Present: Senators[1] Morgan (chairman), Hanna, Hawley, Kittredge[1], and Millard[1].

(This particular portion of Professor Johnson's testimony was based upon an opinion expressed by him before the subcommittee that "neither the Nicaragua[1] canal nor the one across the Isthmus[1] of Panama[1] would be used by sailing vessels," that the "tendency[1] of commerce is to use steamers instead of sailing vessels for all classes of traffic.")

Q. (By the chairman.) Do you go upon the assumption that steam navigation is cheaper per ton per mile across the ocean than sailing navigation?—A. No; I draw conclusions[1] in regard to the future of the sailing vessels from two sources of information—one is the statistical[1] showing, which indicates[1] the very rapid substitution[1] of the steamer for the sailing vessel; and second, an extensive[1] correspondence[1] and a good deal of conference[1] with the men who are doing business with sailing vessels and with steamers.

Q. My question[1], Professor, is based upon the proposition[1] or the assumption, which I think is a very correct[1] one, that transportation[1] on the ocean will always seek the shortest[1] and cheapest route.—A. Yes.

Q. And the cheapest method of propulsion[1], the cheapest power; and I understand you that you do not think that in ocean travel steam power, in going around the Horn, for instance, is cheaper than wind?—A. I have no doubt that you can move a vessel 1000 miles by sail cheaper than you can move it by steam.

Q. If you can do that, you can move it 2000 miles cheaper by sail than by steam.—A. But business men are finding it more economical[1] for them to use the steamer instead of the sailing vessel.

Q. Some of them may, on account of the nature of their business, but I am taking the question of the transportation of the commerce of the world upon an interchange[1] of commodities[1].—A. I take it the business of the world is seeking the most economical means of carrying, and the sailing vessel is giving way to the steamer because it is the more economical agent.

Q. And yet it is your opinion that wind power for propelling ships is cheaper than steam power?—A. I was very guarded in my statement, Senator. My statement was that you could move a vessel 1000 miles cheaper by wind than you could by steam.

Q. Well, taking 10,000 miles, and then taking 20,000 miles, can you not move it cheaper that distance by wind than you can by steam?—A. Yes ; but you are well aware of the fact that only one of the expenses of running a vessel is to move the vessel through the water, and a vessel, as I understand it, is merely a business tool ; and business men are finding that the steamer is the more economical tool to use.

Q. Well, the longer the voyage by wind, as compared with the voyage of the same vessel by steam, would you not say that the wind voyage was cheaper than the steam voyage for 10,000 miles or 20,000 miles?—A. I would say this, that if the sailing vessel could hold its place anywhere in the world's commerce it would be on the longest distance route, and for that very reason I went very carefully into the question——

Q. It would be very convenient to me if you would answer my question. Will the stenographer please read my question?

The stenographer read the question, as follows:

"Well, the longer the voyage by wind, as compared with the voyage of the same vessel by steam, would you not say that the wind voyage was cheaper than the steam voyage for 10,000 miles or 20,000 miles?"

A. I would say no to that.

Q. Will you please explain why you say no?—A. There are three lines of vessels running between New York and Australia[1]. Until a few years ago they were entirely sailing vessels, but now in the case of all three lines there has been a large substitution of steam for sail, and the substitution is going on at the present time. It will be only a few years when on that route—which is one of the longest routes in the world—the steamer will have entirely displaced the sailing vessel. Secondly, until a few years ago, Flint & Co. operated a line of sailing vessels between New York and San Francisco[1], which is another one of the long routes of the world. They sold out their entire fleet and have now in operation seven, and soon will have nine, modern slow freight steamers.

Q. (By Senator Hawley.) What was the word you used in describing those freight steamers?—A. Modern slow freight steamers, 9-knot steamers.

Q. Is that considered the economical rate—9 knots?—A. Yes; so I am told, that about 9 knots on a long distance is more economical than any other speed, more so than even 10 or 12.

Q. (By the chairman.) The companies you mention as having abandoned[1] sailing vessels for steamers, do they send their vessels around the Horn?—A. They go through the Straits of Magellan[1].

Q. That cuts off a considerable distance?—A. Yes; but they navigate between New York and San Francisco.

Q. I understand, but going through the straits cuts off a considerable distance?—A. It cuts off about 2000 miles.

Q. Now, a sailing ship cannot go through the straits? —A. No.

Q. (By Senator Hawley.) Do you mean that a sailing vessel cannot go through the Straits of Magellan?—A. It can not, as a practical[1] proposition[1].

Q. (By Senator Hanna.) In your judgment, is the change from the sailing vessels to steam vessels accounted for by the fact that the sailing vessels can not go through the Straits of Magellan?—A. That is not my information. It takes the steamer, running on this slow schedule[1], sixty days to make the trip from New York to San Francisco. It takes sailing vessels one hundred and forty days, and there you have the cause of the substitution of the steamer for the sailing vessel.

Q. (By the chairman.) In the saving of time?—A. It is in the saving of time, and in the fact that a vessel which can do the work in sixty days instead of one hundred and forty days is the more efficient[1] business tool.

Q. If the cargo you are carrying does not require the saving of time, then that factor is lost, is it not?—A. But the cargo which passes over that route does require a short time, and in the competition between the water route and the rail route the 60-day vessel has a great advantage over the 140-day vessel.

Q. It is that saving of time; it is the value of that competition that you have taken into account, is it not?—A. That is it in part; yes.

Q. It is a large part of your calculation[1], is it not?—A. There are a great many factors which enter into the question. Insurance[1] is one, and a large item.

Q. But is this not the fact—please note the question instead of making an argument. The questions are easy enough. I asked you if this competition was not a large part of the calculation you made?—A. I was answering that it was one of the factors that influenced me.

TESTIMONY B

Testimony, in part, of John T. Wilson, Grand Chief, Brotherhood[1] of Railway Trackmen of America, before the Industrial[1] Commission[1].

Washington, D. C., March 1, 1899.

The commission met at 11 a. m.

Present: Senators Kyle (chairman), Penrose[1], Mallory[1], Daniel[1]; Representatives[1] Gardner, Lorimer[1], Livingston[1], Bell, Otjen; Messrs. Mantle, A. L. Harris, North, Smyth, Farquhar[1], Conger, Phillips, C. J. Harris, Ratchford[1], Kennedy.

(The questions[1] propounded[1] to Mr. Wilson were based upon a paper read by him before the commission, dealing with the labor conditions of railway trackmen in the United States.)

Q. (By Mr. Kennedy.) Do the other brotherhoods recognize your organization, and are you federated[1] with them?—A. We have no alliance with any other organization composed of railway employes or any other organization in the country.

Q. Do the men in your organization feel that they are neglected[1] by the other organizations and that the other organizations do not do all they should in the way of bettering the poorer paid labor engaged in transportation[1]?—A. I have heard members of our organization say the classes of railway employes that are well organized and are able to command living wages have become selfish and are unsympathetic[1]; but, speaking as the chief representative of the organization, I will say that the members of other organizations have done considerable to encourage our people to organize by advising them and explaining to them how they could benefit themselves by entering into an organization,

finding out what their grievances[1] are, what they are entitled to, and how to contend for it.

Q. (By Chairman Kyle.) Is it the wish of your organization to be allied with these railway organizations? Do you desire to be connected[1] with them?—A. I wrote Mr. Clark, the president of the Federation[1] of Railway Employes, to know if an application from our organization for membership[1] in the federation would be acceptable. He replied, saying that at that time they did not desire to extend the scope of the federation except to men employed in operating trains.

Q. On what ground did he take that position? Does he consider your class of workmen unskilled?—A. I will give my opinion. I believe that the only reason our organization is excluded from the federation is because it is young and has not done very much to show that our people are capable[1] of self-government[1].

Q. (By Mr. Kennedy.) What percentage of employes in the maintenance[1]-of-way department of railroads is in your organization?—A. We have about 6000 men enrolled[1]. According to the report of the Interstate[1] Commerce Commission there are about 180,000 men employed in the maintenance-of-way department. Our organization has been in existence[1] only seven years, and we have not had time to give anything like the majority[1] of our class an opportunity to become members of the organization.

Q. Is the ability of your members to support the organization very limited?—A. They are not able to pay very much.

Q. Are you personally in favor of governmental[1] control of railroads?—A. Under our present partisan[1] political system, no.

Q. You spoke about commissions adjusting matters and bringing about better conditions. Do you mean state

and national commissions?—A. I think the Interstate Commerce Commission should be given more authority[1]. It should be authorized[1] to determine[1] what the railway companies shall charge. I think their authority should be extended so they can require the railroad companies to charge 3 cents a mile if it is necessary to accumulate revenue enough to pay its employes living wages and the stockholders[1] reasonable dividends[1].

Q. Are you familiar[1] with the railroad pooling bill now pending in Congress?—A. I understand its objects.

Q. Are the railroad people generally in favor of that bill?—A. I think they are.

Q. Would such a law be a step in the direction[1] of governmental control of railroads?—A. I suggested in my paper that a commission with the authority to settle disputes between companies and employes and determine rates, should be provided by the government, as the railroad companies are semi-public[1] institutions.

Q. Have you beneficial[1] societies that are promoted by the railroad companies?—A. When a member dies we pay his beneficiary[1] $1000; if he is partially[1] disabled, we pay him $500; if he is totally disabled, we pay him $1000. We collect $1 a month from each member to meet these demands.

Q. Do the railroad companies contribute[1] to those benefits?—A. No; the railroad companies have never extended any favors to our organization, except in a few instances when we managed to get committees before the proper officers of the roads, and pictured[1] our condition in such a way as to arouse their sympathy. In that way we secured an increase of a few dollars a month for each man.

Q. I see from a recent number of the Trainmen's Journal that they think the part of the arbitration[1] law which forbids[1] the companies compelling employes to go into these beneficial associations[1], is a failure. They think

those societies[1] promoted by the railroads are injurious to their unions. Have you any such difficulty as that in your organization?—A. Some of our class of men have said that they would like to become members of the associations gotten up by the companies, but with their small wages they could not afford to carry insurance in both societies. To some extent they are injurious, and especially[1] to the beneficiary department of our organization.

Q. What I gathered from that journal is this: If a man seeks employment on a railroad the company will have no need for him unless an application for membership in its beneficial society accompanies his application, and that a man who is already an employe of the company knows that if he does not become a member of the beneficial society he is not in the line of promotion. I should like to know whether such a state of affairs affects your organization?—A. You mean to ask me whether the insurance societies that are maintained[1] by the employes and managed by the company's officials[1] affect[1] our organization or not. Is that it?

Q. Yes.—A. To some extent they do

Q (By Mr. Ratchford.) Are the men you represent[1] covered by life insurance, or sick or accident insurance that is compulsory, and of which the railroad companies are the chief promoters[1]?—A. Some of them are.

Q. You know of such cases in existence at the present time?—A. All of the employes on the Plant System are. The Plant System officials require their employes to contribute to the company's beneficial department.

Q. Is it compulsory?—A. Yes; compulsory.

Q. Is the employment contingent upon their agreeing to it?—A. When a man makes application for employment, if he does not also make application for benefits at the same time, his application for employment will more than likely not be noticed. In order to get employment, of course they apply for insurance in the company's beneficial society.

PART III

Selected Articles

TO THE TEACHER

The words in the selected articles following have not been counted because of the uniform length of the articles. Each contains about three hundred words, and this number may serve as a basis for speed, although speed should not trouble the teacher or student in this important part of the book.

The selections have been prepared with the full-page regularity so that they will not be heavy and tiresome, as most articles of this kind are if they are of great length. These pages should be assigned as lessons and drilled upon as the letters have been.

EDUCATING ONESELF

It is unreasonable[1] to suppose that no one but a college graduate can be educated, in the broader meaning of that much-abused word. If a young man or a young woman is wholly undecided as to his or her future work, a four years college course may help to a decision[1], but if one is determined[1] to follow a special line of work, he can make a more rapid progress outside a college sometimes[1] than in one. If, for example[1], he has chosen literature[1] for a profession, he can study under a tutor in the subjects he desires and progress twice as fast as in college. It is possible to enter almost any profession after a course of home study, without a college diploma[1]. I have often heard lawyers[1] assert[1] that those members of the bar who studied in offices are invariably[1] the most successful[1] ones in practice. They not only have the theory of law, but also know it in operation. Some educators once made out a list of a hundred[1] great men who lived in England during the half century from 1850 to 1900. They were principally men of great genius, like Darwin[1], Huxley, Tyndall, and Ruskin. They were greatly surprised when it was discovered that only twenty of the hundred had received a college education. The others were self-educated, or had studied under tutors at home. This must have been more than a coincidence[1], and to my mind it was a remarkable[1] commentary[1] on the success of the modern system of education. It means that the young man who can only study at night is under no handicap[1] in the race for success because he is unable to spend four years in college. It is possible that he stands a better chance than the college graduate. A man can greatly improve himself by home study of the best books, and through contact with cultured[1] people. There are more ways than one of obtaining an education in this world.—*Success.*

STOCK MARKET REPORT

With easier money conditions at home and abroad, the stock market revived today with general recoveries in most of the shares. The whole market broadened and closed with the list at the highest level. Substantial[1] advances resulted[1] early from the general disposition to buy stocks. The demand was quite varied and affected the list throughout, although there was a marked favor still shown for stocks which long have held the foremost place in market movements. A hesitating short interest, which has been added to during the week, encouraged by the lack of response in the market to favorable developments[1], was an important element in the day's buying. The pronounced[1] relaxation[1] in the money market was the underlying[1] ground for the advance. Funds of call were in apparent abundance[1] and the rate did not get over six per cent., with the ruling rate for the day below that. The forces which have brought about this condition promise to continue[1] active for sometime[1] to come. The consequence[1] was to allay much of the apprehension[1] which has been felt that no actual ease in the money market could be counted upon for the spring period. The large projects which have been undertaken[1] and for which it is important that the market should show absorptive[1] power, are regarded as assurance of effective[1] leadership[1] in any market campaign[1]. The estimates of the week's currency movement make it evident that a substantial inflow from the interior[1] to New York has set in and is likely to be extended, in view of the reasonable subsidence[1] of requirements for movement of the crops. New York appears to have received in the neighborhood[1] of $3,000,000 in cash during the week. Side by side with the relapse[1] in the money market, there was a revived demand for remittance[1] abroad through the exchange[1] market. Foreign money markets themselves continued[1] to relax[1].—*Philadelphia*[1] *Press.*

ARE WE DONE WITH THE NOVEL

The day of the novel is gone, the critics[1] are saying, and some of them add rather ill-naturedly[1]: "And good riddance—it was a poor thing at the best, without form, and mentally weakening. Let us have more drama and fewer stories." According to the critics, the novel has already died out a good many times ; for instance, just before Scott began to spin his yarns[1], and again after Thackeray[1] and Dickens had got through with theirs. But the novel has shown surprising vitality[1], coming up in some fresh, interesting form every time when a new story-teller happened along who had something to say about life that could not be squeezed into a two-hour play or canned into an essay. At present there seems to be no such story-teller on the horizon, and the stage is having its turn. Something in the conditions of modern life—its intense[1] activity and dramatic[1] pleasure—would seem to prepare the way for a period of dramatic revival[1]. Let us pray that it will come, giving us some strong, passionate[1] plays of real men and women. Meantime, the novel is secure as a literary[1] form as long as the world continues[1] to be and people are as they have been from the time of Job. As a literary form, it has shown remarkable[1] vitality and power of adaptation[1] to new social[1] conditions. We do not care for most of the novels of our grandmothers[1], but the best of them live on. Probably[1] our children will not read Lady Rose's Daughter, or even The House of Mirth, but they may take down Treasure Island or Tess or Kim from the upper shelves[1]. And they will have wonderful stories of their own. For the novel covers life as a whole as no other form of literature[1] ever has covered it. It shows us people, not in a flashlight[1], but leisurely, thoroughly, with some of the completeness that life itself has. So long as man appeals to man, so long as man is interested in his own fate, we shall have novels.—*Saturday Evening Post.*

RICE CULTURE[1]

Rice production[1] in the United States is limited to the South Atlantic[1] and Gulf states, where, in some sections, it is the principal cereal[1] product. For nearly one hundred and ninety years after the introduction[1] of rice into the United States, South Carolina[1] and Georgia produced the principal portion, while North Carolina[1], Florida, Alabama, Mississippi[1], and Louisiana[1] grew only a limited amount. Within the last ten years Louisiana and Texas have increased the area devoted to rice to such an extent that they now furnish nearly three-fourths of all the product of the country. The great development[1] of the rice industry[1] in Louisiana since 1884 has resulted from the opening up of prairie[1] region in the southwestern[1] part of the state, and the development of a system of irrigation[1] and culture which made possible the use of harvesting machinery[1] similar to that used in the wheat fields of the northwest[1], thereby greatly lessening[1] the cost of production. In 1896, however, a new difficulty began to be felt. The varieties of rice which yielded[1] best and were otherwise more satisfactory[1], proved inferior[1] commercially[1] because the percentage[1] of grains broken in the process of milling was very large, and the proportion of "head rice," made up of the unbroken grains, was low. As the Japanese[1] rices possess superior[1] milling qualities[1], yielding a high percentage of head rice, it was desirable that they should be experimented[1] with in this country. With this idea in view, the Department of Agriculture[1], in the spring of 1899, imported from Japan about ten tons of rice, which was distributed to experimenters[1] in southwestern Louisiana and elsewhere[1] in the rice belt. The outlook for the further extension of the industry is very promising. According to the best estimates, there are about 10,000,000 acres of land in the five states bordering the Gulf of Mexico which are well suited to rice cultivation[1].

Current Literature[1].

BOND SALESMEN

It is a fact not generally known that Wall Street banking houses employ salesmen who travel over the country selling bonds very much as drummers sell tea and coffee. Some of the largest banking houses employ from twenty to thirty salesmen, and altogether more than three hundred are employed in Wall Street. Another three hundred are employed by Boston, Philadelphia[1], Baltimore[1], Pittsburg[1], Chicago, and St. Louis[1] bond houses. These six hundred salesmen sell from $300,000,000 to $500,000,000 of bonds every year. Jay Cook was the pioneer[1] in the employment of salesmen to dispose of huge security issues to private investors. This is considered by many financiers[1] his most notable achievement. In 1863 the Civil war was at its height and the credit of the United States government was at its lowest ebb. Among European[1] bankers the opinion was very generally held that the Southern[1] confederacy[1] would gain its independence[1], and few of them were willing to subscribe[1] to any new bond issues. Wall Street bankers had grown timid and openly expressed the opinion that financial[1] conditions were too disturbed[1] and the market too uncertain to admit of the successful[1] flotation[1] of a large government loan. If the war was to be continued[1], however, it was imperative[1] that a new loan should be floated at once. In its dilemma[1] the United States government appealed to Jay Cooke. He expressed the belief that the people of the country were rich, and that if they were appealed to directly[1] the $500,000,000 of bonds could easily be disposed of, and he agreed to undertake[1] the task. The manner in which the loan was successfully floated, and how the proceeds[1] of the loan carried the war to a successful conclusion[1], is now a part of history[1]. Jay Cooke's flotation of the various[1] government loans was a veritable[1] revelation to Wall Street.—*Saturday Evening Post.*

MAKING CITIES ATTRACTIVE

The wealthy citizen who is reported to have deeded for public[1] uses a handsome[1] estate on the outskirts[1] of Springfield, Mass., in order to assist that municipality[1] to establish[1] a signally fine boulevard[1] and park system, seems to have shown a shrewd[1] realization[1] of one of the pressing needs of American cities. Gifts or bequests to libraries[1], colleges, or museums are useful, when they are intelligently[1] devised. But it is well that there should be a growing understanding of the vitally important fact that money skilfully[1] laid out in making provision for civic beautification[1]—especially[1] when it takes the form of parkways, boulevards, and artistic[1] and roomy open-air spaces—is likely to prove an increasingly valuable investment in the near future. However sociologists[1] may deplore it, there is no doubt of the existence of the "drift to the cities" which tends more and more to concentrate[1] population within their borders. Since this is the case, the obvious[1] course for those who have the welfare of their fellow-citizens at heart is to do what they can in making cities more healthful and helpful places of abode. There is not a city in this broad land but needs development[1] in these directions[1]. There are always plenty of excellent people who are disposed to think with all sincerity[1] that disbursements[1] for any purpose which does not immediately and directly[1] serve material utility[1] are wasteful. Fortunately[1] a broader and juster view is becoming influential[1] in many parts of the United States. The idea that an American city can be and should be made something very much more than a mere aggregation[1] of stores, factories, and dwelling houses, a wilderness[1] of stone and steel, of brick, concrete, and marble, with narrow echoing streets penetrating[1] it at right angles, is showing signs of strength which promise well for the future.—*Philadelphia*[1] *Evening Bulletin.*

THE WORLD'S PAPER CONSUMPTION

A French scientific journal recently discussed the consumption of paper by the principal nations of the world as reflecting modern progress of civilization, because of its extensive use for printing purposes. It placed the United States in the first rank as the greatest paper producing country in the world, with an annual output of 630,734 tons (avoirdupois). Germany follows with an annual production of 393,683 tons, England 246,051, France 196,942, Austria 147,706, and Italy 123,026. One American corporation is declared to be the greatest paper manufacturing enterprise in the world, possessing thirty-one factories with ninety-six continuously running machines, the company using almost as many machines as are operated in Italy and the Netherlands together, and its annual production exceeding that of all the paper factories in Austria-Hungary and almost equalling that of all the British ones. Its capital amounts to more than $110,000,000. While America leads in production, Germany has become the largest exporter of this article, with 51,000 tons annually, England following with 49,210, the United States 16,880, and France 13,090. The United States paper exports go principally to South America, but also to Canada and Australia. Notwithstanding its large production, England remains a good buyer, having imported 147,706 tons last year. Regarding the direct consumption of paper, it is an interesting fact that the United States leads with an annual figure of 38.6 pounds per capita, England coming next with 34.3, Germany 29.98, France 20.5, Austria 19, Italy 15.4, Servia showing the lowest European figure, 1.1 ; India shows only 0.22 and China 1.1 per capita. Nearly half of the paper manufactured in the world is used for printing purposes. Twenty per cent. is absorbed in the trades and industries.—*Scientific American.*

A PRESENT DUTY

It is a mistake[1] to postpone[1] the pleasures and recreations[1] of life until one has done his hard work, a mistake which a great many frugal[1] and otherwise[1] sensible[1] people make. There are hosts of men and women working with might and main for the purpose[1] of enjoying life when they have laid a solid foundation[1] of fortune[1] under their feet. They are acting upon the belief that it is possible to get the hard work of life done, to press it into a few years, and to begin to live. This is a misleading belief. In the first place, the work of life is never done, and ought never to be done; and, in the second place, he who postpones indefinitely[1] the hour when he will begin to enjoy life, postpones entirely the possibility[1] of enjoying it. No man can work with might and main for twenty years, committing all his strength to his task and permitting himself to be entirely absorbed[1] by it, without suffering atrophy[1] or deadening[1] the faculties[1] of enjoyment. At the end of twenty years he will find nothing left of life for him, so far as occupation is concerned, except the thing he has been doing. He will have so fashioned himself that he has become only a hand or tool to do a specific thing; he will have lost the capacity[1] of turning from one occupation to another, or taking up with one interest after another, of giving himself freely on many sides. He makes the best living who keeps himself fresh by keeping his interests varied; and he only can make a life who lives in every part of his nature. Enjoyment is as much a necessity as work; to find pleasure in life is as much a duty as to find profit; and the only man who lives a wholesome, moral, successful[1] life is he who combines pleasure and work, toil and recreation, from day to day, from the beginning to the end. Pleasure is a duty which cannot be postponed.—*Outlook.*

LEISURE HOURS

There are some men and women whose work is so engrossing that they have no leisure, but those people are relatively[1] few in number, and are, as a rule, at the head of great enterprises. Practically[1] all young men and women have some hours from work which need not be devoted to exercise and sleep, two things which ought never to be overlooked or neglected[1]. These unoccupied hours are of priceless worth if they are wisely used. They determine[1] the value of the working hours because they educate a man to use and enjoy what the working hours bring him, for a man's ability to enjoy success depends on his intelligence[1], his tasks, and the variety of his interests. Many of the most successful[1] business men have so many interests, outside of their business, that they can always give themselves the rest of a change of occupation, and can get pleasure and profit out of any form of leisure. They understand that in order to use wealth with judgment, and get satisfaction and happiness out of it, a man must grow rich in mind as fast as in pocket. One of the most substantially[1] successful men of the time recently said that in his boyhood[1] he revolted[1] against poverty, not because it denied him the luxuries[1] of life, but because it curtailed[1] his freedom, and he resolved[1] that he would gain freedom at all costs. Having an unusually clear mind, this boy decided to get an education first, and become rich afterwards ; he went through college and then made a fortune[1]. His extraordinary influence and usefulness[1] are largely due to the fact that he has kept his inward growth in line with his outward advancement[1], and has understood how to make the most of every dollar. This is what every boy and girl can do who has persistence[1] enough to use well the leisure hours of life.—*Hamilton W. Mabie, in Success.*

THE HONORED LEADING CITIZEN

A leading citizen of Peoria[1], Illinois[1], was indicted[1] a while back on one hundred and forty counts for wholesale embezzlements[1] extending over many years, and the famous distillery[1] town was shaken to its financial[1], educational[1], social[1], and moral foundations[1]. The story is that for a decade this leading citizen stuffed the school pay-rolls, forged warrants[1], falsified[1] accounts in a maze of peculation[1] so gross that an hour's genuine auditing of his accounts at any time would inevitably[1] have disclosed it. This is not Wall Street, understand; the men involved[1], besides the leading citizen above mentioned, are not frenzied[1] financiers[1], but good, plain, well-meaning country characters[1]. Yet here we have the dummy director[1] in his perfect[1] flower, except that instead of a half-dozen dummy directors this case discloses a whole dummy colony. Everybody trusted and honored that leading citizen. When his cash-book was audited he did the auditing and the committee blandly voted aye[1]. Why toilsomely[1] check over a lot of figures when the good gentleman would do it for you? Why should the treasurer[1], auditor[1], finance committee, board of education, and so on squander[1] their valuable time looking into the accounts when the eminent[1] educator[1] and financier stood ready to relieve them of all trouble, and assured them everything was right? Who would think of taking any step which might seem to reflect[1] a little upon the integrity[1] of so distinguished[1] a man? They had the honor; the leading citizen did the work—an arrangement[1] highly agreeable to both sides. The dummy director is not at all a product peculiar[1] to high finance. He is omnipresent[1] and indestructible[1]. Positions of honor are pleasing, to be sure. But we Americans like to "run our own business." It is a bit difficult for us to discover an inclination[1] to give time to other affairs.

Saturday Evening Post.

WEATHER WARNINGS

Many persons speak slightingly[1] of the weather predictions[1] because they are sometimes[1] falsified[1] by the weather which follows them. The predictions are, nevertheless[1], usually correct[1]. But, in any event, the daily bulletins announcing probable[1] rain or snow are of far less importance than some of the other services of the Weather Bureau, and represent[1] its most imperfect[1] work. It is more difficult to discern accurately[1] the coming of a moderate rain, which little affects[1] the public[1] welfare, than to give effective[1] warning of a destructive[1] storm or the sweep of a cold wave. It is in notifying various interests of the great changes[1] that the Weather Bureau performs[1] its best work. In the cranberry marshes of Wisconsin[1] the flood gates are usually regulated[1] by the frost signals, and great saving results[1]. On account of the peculiar[1] topography[1] of California[1], it is possible to give warnings of rain with great accuracy[1], enough in advance to enable the owners of vineyards[1] to gather and stack their trays, and to save from ruin the drying raisins. On the South Atlantic[1] and Gulf[1] coast, predictions of frost seem more accurate[1] than elsewhere[1], and have proved of great value to the cane-growers of Louisiana[1], the truck-farmers about Norfolk, and the orange-growers in Florida. To the shipping in all our ports, both ocean and lake, the storm warnings are recognized as of great importance. The next great step in weather forecasting should be the discovery of some method by which a longer outlook into the future may be obtained. Scientific[1] observers[1] do not now profess to be able to tell anything about the weather more than three days ahead. Efforts to establish[1] from the records a "weather curve" as a basis for more accurate predictions[1], have thus far proved unavailing. Perhaps[1] nature, like a prudent housekeeper, has determined[1] to keep some secrets inviolable[1].

Youth's Companion[1].

BRITISH[1] VS. AMERICAN ARTISANS[1]

Past records point conclusively[1] to the fact that American merchandise[1] of every kind finds its way to the uttermost parts of the earth. The American manufacturer[1] firmly believes in forcing sales, which he considers is essential[1] for the securing and retaining of his customers. The American is honestly a man of propulsion[1] in all he lays his hands to. As with the individual[1], so with the nation. The same characteristic[1] feature is observable[1] throughout the whole country. By this constant and heated energy the nation desires to secure and extend its commercial[1] dealings with other nations. This ambition is not written in so many sentences[1] by the individual, but is, nevertheless[1], imprinted upon the nature of the average American, that by the united action of the people the whole atmosphere[1] becomes impregnated[1] with the glorious[1] ambition to be first in the commercial race. Being, in a sense, a young country, and blessed with great natural resources[1], the American citizen has chances denied to the work-a-day[1] artisan on this side of the Atlantic[1]. Endowed by nature with push and energy, a man in America may secure a competency[1] easier than he could possibly obtain it in Britain. But while this is so, such cities as New York, Boston, Pittsburgh[1], and many others have hundreds[1] of thousands of human beings who do not know where their next meal is to come from. Indeed, the rich are rich, but the poor are poor. The economic[1] conditions pertaining[1] to those who live under the Stars and Stripes may not prove oppressive[1] to the rich. To the poor it is otherwise. When it is kept in view that house rent, clothing, provisions, and all domestic[1] items are relatively[1] higher than in Britain, it becomes a serious problem if the higher rate of wages paid in America actually safeguards[1] the poorer artisan's family.

Magazine[1] *of Commerce.*

WHEN SHALL WE FLY

Several flying-machines have been constructed which, so far as their power to fly is concerned, leave little or nothing to be desired. The crux of the matter is not only for the flying-machine to be able to raise itself, but to keep its balance in the air and enable the aeronaut[1] to descend in safety. The fundamental[1] proposition on which the construction[1] of flying-machines must be based is known as Langley's[1] law, from the name of its discoverer[1]. The law is somewhat paradoxical[1], for it maintains[1] that the faster you move through the air the less energy is needed to keep you going. Hence, there is no bar to the construction of a flying-machine which will rival our express trains in speed and will carry a larger number of passengers[1]. The flying-machine of the future will be more like the steamship than like the bird, and will keep itself afloat, as well as travel, by means of its motor power. The great difficulty is the question[1] of balance. It is analogous[1] to the difficulty which would be found in riding a bicycle over a surface which was constantly[1] in motion, like the waves of the sea. Even when the wind seems steadiest[1], it is always variable and irregular[1] in its movements, beyond anything which can be anticipated[1]. Even the smallest portion of air current has no homogeneous[1] parts. It consists of an exceedingly[1] complex tangle of tiny and diverse[1] currents. The stronger the wind is, the greater are its fluctuations[1]. Birds know how to utilize[1] these fluctuations, and a turkey buzzard[1] will hover motionless[1] in the teeth of a gale blowing thirty-five miles an hour. Birds and insects, both of which are heavier than the air which they displace, keep themselves up either by soaring or flapping. For thousands of years they have completely mastered the art which man hopes one day to apply to the construction of the flying-machine.—*Review of Reviews.*

INEFFICIENCY[1] OF NIGHT WORK

In many lines of skilled work employers now hesitate[1] to run their factories overtime or with night shifts, because experience has taught them that night work is sure to be inferior[1]. Formerly[1], during times of great demand, most works ran with night gangs, on the theory that production[1] could be increased correspondingly[1]. While it was well recognized that practice did not work out according to theory, there was little realization[1] of the actual difference between shop production during a night hour and the output of a day hour. The cost system put the matter beyond the possibility[1] of doubt, demonstrating[1] that the difference in production is really very large. Of course, automatic[1] machinery[1] will produce as much by night as by day, and the coarser[1] products, where brute strength or elementary[1] skill is the chief element in the make-up of the workman, may be advantageously[1] manufactured[1] at night, though the production is seldom that of a day force ; but when it comes to labor in which the skill of the operator[1] is the chief factor[1] of production, or at least a very important factor, then the showing of night labor is much less satisfactory. The same thing is true of overtime work. Men cannot and will not do the same work at night as they do in the daytime. They have not the same energy ; they are not living the natural existence[1], for, by reversing the periods of waking hours and sleep when they are not accustomed to it, the normal poise[1] is upset. Men working nights are very apt to take insufficient[1] sleep, with drowsiness[1] and lethargy[1] as the natural result. Overtime workers wear out after a short time, and must be permitted to recuperate[1]. But even if a high-class workman takes the best care of himself while working at night and works as well as he can during his night hours, he cannot accomplish[1] as much and as good work on the average as in the daytime.—*Literary*[1] *Digest.*

COURTESY[1] IN BUSINESS

Some of those who take note of human tendencies[1] have charged[1] the men of the present generation with a lack of the urbanity[1] which characterized[1] their forefathers[1]. Every change in human customs or conduct so affects[1] the progress, as well as the happiness, of the race as to deserve the careful attention of students[1] of sociology[1]; but if the trend of the time is really away from the old standards[1] of courtesy, the matter is of practical[1] interest to everybody, and to no one more than to the tradesman, whose business brings him into constant contact with the public[1]. This is a mercantile[1] age. The boys of the farm are flocking to the stores of the city. The channels of business are in danger of congestion[1], while the fields suffer for lack of laborers. To buy and sell to such advantage as to acquire wealth is the ambition of a large portion of our young men. Most of the old methods of trade are considered too slow, speculation[1] is in high favor, and only the "hustler"[1] is up to date. Is it possible that in the feverish[1] haste for wealth and with something like contempt for the leisurely and careful ways of his father, the young man has come to have too low an estimate of the value of courtesy as a business qualification[1]? If he has and he be a salesman, his employer should look to it at once, for no amount of technical knowledge[1] of the business can compensate[1] for a lack of those personal qualities[1] that are pleasing to the buyer. The shrewd[1] Franklin[1] when he enunciated[1] the proverb[1] "Honesty is the best policy," may not have conformed[1] to a high ethical standard, but if honesty be followed as a policy, it will become a habit, and in the meantime ethics will not suffer. So one may assume the virtue of politeness until it becomes habitual, and he will find the result a source of positive gain to his happiness and to his pocket, and at the sametime a gratification[1] to those about him.

Shorthand[1] *Bulletin.*

THE DANGERS OF NOVEL READING

Although fiction is a great part of literature[1], it is not all; and it is scarcely[1] necessary to say that to read fiction only, even if it be the best fiction, is to cultivate[1] the mind unsymmetrically[1]. What shall be said, then, of the exclusive[1] reading of poor fiction? The circulation[1] of popular[1] novels has advanced by leaps and bounds of late years. Sensational[1] methods of advertising have had some share in this, no doubt; but along with the large sales of novels has come the falling-off in the sales of other books. Any bookseller[1] will admit that people buy fewer books of solid merit than they bought twenty years ago. Certain classics, of course, have a steady sale, though it is possible that even in their case it is diminishing[1]. Shakespeare[1] and the English[1] poets are in demand for gifts, as well as for personal use; Dickens, Thackeray[1], Miss Austin, and other novelists[1] of assured fame are constantly[1] being put forth in new editions. So far, there is ground for congratulation[1]. But in the case of current books of merit, in history[1] or criticism[1] or science, for example[1], the sale is often surprisingly[1] small, especially[1] considering the assertions[1] constantly made as to the increasing avidity[1] of the public[1] for instruction[1]. People are simply wasting their time and money in keeping up with the books which the "literary"[1] paper asserts[1] "must" be read. It is a singular[1] circumstance[1], too, that most of the novels so highly praised, so eagerly bought, and so soon forgotten[1], are in no sense worth reading. Not only do they offend against the elementary[1] canons of art; they also show the most distressing ignorance[1] of life. The matter is fast reaching a pitch at which the only possible advice to give will be the somewhat unjust direction[1] to let all "best-selling novels" alone until they have proved a claim to something else than commercial[1] qualities[1].—*Providence*[1] *Journal.*

MONEY MARKET REPORT

Call money gave the stock market something of a surprise yesterday by advancing to 6 per cent., after having ruled at 3 and 2¾ during the last few weeks. As has been repeatedly[1] indicated[1], recent quotations seemed too low to last, the only explanation[1] being that brokers were borrowing only very small amounts. Commission[1] business, however, is improving slowly and prices have moved up this week for the first time in more than a month. The opening rate was 3, which also was the ruling rate. The low was 2¾ and the last 5 per cent. The stock market was not radically[1] affected, as the impending[1] receipts of gold from abroad are calculated[1] to bring relief[1] early next week. Time money also occasioned more interest than usual. A moderate amount was obtained on all industrial[1] collateral[1] for six months at 5½ per cent., which indicates[1] a confidence[1] in this class of security that has not been conspicuous[1] recently. For 30-day funds 4 per cent. was accepted in one or two cases, while 60-day money was obtainable[1] at 4¾ to 5 per cent., 90-day money at 5 to 5¼ per cent., and 6 months at 5¼ to 5½ per cent. A few transactions[1] for twelve months were recorded at 5½ to 5¾ per cent. on approved[1] collateral. Commercial[1] paper underwent[1] no change, either in the volume of business or in quotations. The prospect[1] of additional[1] note issues is tending to delay the investment[1] of money in paper, as the notes are considered by many more attractive[1]. For good names the quotation is still 5¾ to 6 per cent. The very best names were taken at 6 per cent. as a rule, though 6½ was occasionally demanded by buyers. Offerers of indifferent standing find it impossible to secure takers. The assistant[1] treasurer[1] of the United States was debtor at the Clearing House in the sum of $136,053. The New York Clearing House reported exchanges[1] amounting to $300,499,570, balances, $10,057,366.—*New York Journal of Commerce.*

ATHLETICS

Athletic[1] games tend to develop[1] some of the most admirable[1] qualities[1] of heart and mind which can be found in the human being. In the life of every day, in the struggle[1] for place and power, in the effort to uplift our fellowmen by teaching or writing or by example[1]—in all these activities[1] there are certain qualities which are essential[1] to success and power. The man who would be or do anything significant[1] in the world must have physical[1] power, endurance[1], and control; he must possess courage and concentration[1], aggressiveness[1]; he must have clear conceptions, quick[1] judgment, and decisiveness[1]; he must, last of all, have the power of sacrificing[1] himself for the good of his fellows. I have no hesitation[1] in claiming that all these characteristics[1] of body and mind are developed by the proper[1] practice of athletic games. Other games are close seconds, but better than all these stands football as a means of developing aggressiveness, courage, will. Other athletic games have something of the same effect[1] in training character[1]. The man who catches off the bat, knowing that a misjudgment[1] of an inch or two may mean disfigurement[1] for life; the man who pushes his horse at the five-bar gate, realizing that a fall will probably[1] mean injury or destruction[1]; the man who in boxing risks the blow that is going to mean defeat[1] and dangerous[1] injury; the man who drives his automobile[1] at the rate of two miles a minute, knowing that a slight failure of his self-control[1] or a slight inequality[1] in the road will mean to him death and defeat—all these are developing that faculty which means power; all these are developing in themselves courage and will-power. And courage, backed by will, is the prime secret of conquest[1] in this constant struggle which we call life. Despite certain evils to be found in all sports, the general value of athletics is so great as to deserve the attention of all men.—*W. R. C. Watson, in Outing.*

THE SUMMER VACATION

What to do with our grown-up boys during the summer, is in many homes a difficult question[1]. The same problem may arise in the case of girls, but it is generally easier of solution by reason of their more quiet and domestic[1] disposition[1] and manner of life. In either case, where the question arises, it is well to bear in mind a few simple facts. First, every live, active, healthy young person needs to have something to do, or the best conditions of bodily, mental, and moral health cannot be maintained[1]. There is a lot of truth in the proverb[1] that "Satan finds mischief[1] for idle hands to do." We might just as well face this fact with and for our boys as to drift on into the dangers of protracted[1] idleness, which may mean irrevocable[1] and irreparable[1] injury to them and others. Secondly[1], some healthy and regular[1] employment can probably[1] be found if earnest[1] forethought[1] is exercised in regard to the matter. The world needs just such fresh young energy as your boy possesses. It may not throw a "job" at his feet unasked. A wise Providence[1] takes care for the exercise of our own choices and activities[1] by which we are to get on in life. But if a boy is willing, not too nice and finical[1], and possesses a moderate amount of earnestness[1] and push, he can usually find some honest and reputable[1] employment that will bring him to the end of the vacation healthier[1], it may be richer, and it certainly will be happier far than if he just loafed away the summer months. And his parents should help him now to see and realize this. Lastly[1], his next year's school work will not be hindered[1]; it will be helped by such a use of the vacation. He will take up his studies in the autumn with a new zest. The truth is idleness is one of the worst[1] snares in the pathway of youth. It is well to take forethought of the special dangers of unemployed vacation energies and to provide for their profitable[1] employment.—*Education.*

THINGS THAT ARE WORTH WHILE

Of all the dangers to which a reasonably good man is subject, I honestly believe that the greatest is the danger of losing the sense of moral proportion; of overvaluing[1] achievement[1] as compared[1] with purpose[1]; of overestimating[1] the small amount of visible[1] work which each of us has done or failed to do, compared with the vast amount of invisible work that still remains to be done. There is no success so great as to be worth much if it leads a man to stop working, and no failure so great as to be irreparable[1] unless it leads a man to stop trying. During the early days of the Civil war there were on the Northern[1] side a number of generals whose interest in the struggle[1] was chiefly professional[1]. They had been trained to lead their country's armies, and they intended[1] to lead them with skill and fidelity[1]; but in the vital issues over which North and South were fighting, they had no special concern. Officers of this type wished to do their duty creditably[1]; but their eyes were on the report upon which they would receive promotion, rather than on the deep issues of the struggle. One after another these men dropped out and gave place to others whose military[1] skill was sometimes less, but who were in the field to fight, not merely to get the credit of fighting. Grant and Sherman, Sheridan and Thomas and Hancock, differing in all other ways, had this in common—that they were not trying to win individual[1] battles, but to advance a cause which they had at heart. This was why Grant succeeded where more brilliant[1] men failed. It was because the brilliant men were trying to do tangible[1] things that should stand to their credit, while the slow and modest man set his hand to the general work and his face toward the general result, and was content to let the question[1] of professional credit take care of itself.—*Arthur Twining Hadley.*

PROFIT IN CITY WASTE

The utilizing[1] of waste has been reduced to a science. Improvements still may be made in methods, but for all practical[1] purposes[1] the problem of getting the maximum of profit out of refuse has been solved. The old practice of paying contractors[1] large sums of money annually[1] to cart away and dump the city's refuse is giving place to the modern method of sorting, incinerating[1], rendering, reducing, and finally using even the residue from these processes for fertilizing[1] land. The city that follows this modern method places a comfortable[1] sum to its credit at the end of each year. Here are a few items that, properly[1] handled[1], mean profit: From a city of 300,000 inhabitants[1] a utilizing plant will yield[1] about 15,000 pounds of common paper daily; there will be large quantities[1] of old carpets and sacks and a good percentage[1] of woolen rags; thousands of pounds of tin cans will yield marketable[1] quantities of solder and pure tin, melted from the sheet iron. Boston's utilizing plant has been in successful[1] operation for nearly ten years. There every kind of waste is sorted. Old shoes are sold to be used again in the making of imitation leather; stuff absolutely[1] valueless[1] goes into the furnace[1], and profit is derived even from this material, as it furnishes[1] a tremendous force of excess power which is applied in operating dynamos and in lighting hundreds[1] of incandescent[1] lamps. The disposal of waste materials is a proper municipal undertaking[1]. The city that still sticks to the old method of throwing everything away is miles behind the times. It has been estimated that there is enough value in the city's waste to pay for all the expense of keeping the city clean and of conserving[1] its health. Cities are rapidly coming to recognize this fact, and instead of expending enormous[1] sums for the disposal of so-called waste products, are beginning to realize profit therefrom.—*Chicago Post.*

THE JAPANESE INDUSTRIAL[1] POLICY

The Japanese[1] are the only people in the world who study the institutions and methods of every Western[1] nation without prejudice[1], and can take this from one nation and that from another—can take their army organization[1] from one source, their naval organization from one, their legislative[1] method from another, and so on. They are in the first stages of their modern development[1]. They have no prejudices against any particular Western method or institution. They have no great vested interests in any of these things. They have at various steps encountered[1] a national and natural prejudice against all innovations[1], but an innovation of one kind is as easy to make as of another kind. Thus they are free to choose so as to profit most by Western experience. It is, therefore, interesting to observe how these astute builders of modern empire took the tobacco monopoly under government ownership[1], and how now, as a part of the same policy, they are to nationalize[1] the railroads. So far as the magnitude[1] of the task goes, it is an easy one, for the railroad mileage in the empire is only about 5000 miles—no greater than any one of our great "systems." The government has long had a policy of subsidizing[1] shipping. Indeed, it is by this method that its commerce has been built up. The country has four times the tonnage that it had ten years ago, in spite of the loss of vessels during the war ; it has twenty shipping companies trading with foreign countries, and there are more than two hundred[1] private shipyards[1] in the empire. This policy of subsidies[1] and government ownership is to a degree made both easier and more necessary because of the strong power of the central government and the lack of private capital. Nevertheless[1], it is interesting to observe how the Japanese choose practices from various Western governments, profiting by all as no Western country can.

World's Work.

THE SELFISHNESS[1] OF CHILD LABOR

The child-labor question[1] presents such serious aspects that it is a pity it cannot be considered on its merits and without complication with selfish interests. In this, as in many other matters, there is a tendency[1] on both sides to run to extremes. The opponents[1] of child labor assume that it is an unmitigated[1] evil and should be abolished[1] altogether, while those who favor it maintain that it is an inevitable[1] feature of modern industrialism[1] and necessary to the maintenance[1] of our commercial[1] supremacy[1]. Both views are wrong. Child labor is not an unmitigated evil. It is not so bad as child idleness or child vagrancy[1]. If children are to be excluded from gainful[1] employments in which at least the habit of industry[1] may be acquired, the state should provide means of compulsory[1] education, or at least of preventing[1] children from becoming educated in vagrancy and crime. No doubt child labor in factories has serious evils, but nothing could be worse than a wholesale system of child vagrancy. But it is not true that the employment of children in factories is a necessary feature of modern industrialism. All modern industries could be carried on without them. It is simply an outgrowth of modern commercialism[1]—of a desire of employers to capture the ultimate[1] dollar, regardless of consequences[1] to the children or to the future of the race. The employers of child labor are not concerned about the welfare of modern industrialism or the maintenance of our commercial supremacy; they are after wealth, and believe in child labor because they can make more money out of it. At the sametime, it must be admitted that some of the opponents of child labor who profess to be actuated[1] by purely humanitarian[1] motives are really actuated by selfish ones. There seems to be a need for more toleration[1] on the part of both parties to this question, as well as for saner methods in its solution.—*Indianapolis*[1] *News.*

IRRIGATION

Irrigation[1] was understood before the Christian era, and was practiced[1] in Egypt, Asia Minor[1], Persia[1], and Assyria[1]. England has always recognized its value, and has expended three hundred million dollars in India upon irrigation works, which have done much to render more certain the crops of that region. England is today expending millions of dollars on the Nile in extending the area of irrigation. Thus our government in taking control of the vast arid region of the West, and so constructing an intelligent[1] system of reservoirs[1] and canals as to render an unfruitful land productive[1], merely follows in the footsteps[1] of ancient dynasties[1], and adopts the ideas of intelligent men who have gone before. America has been settled by people fleeing from religious persecution[1] and by people borne down by the want and poverty of the Old World. If the new-born millions of Continental[1] Europe[1] had not had a new land to which to immigrate[1]—a new land productive of more foodstuffs[1] than were necessary for the support of its own increasing population—then the densely crowded cities and rural communities[1] of Europe might well have been devastated[1] by frightful pestilences[1] and famines. Thus does nature regulate[1] the supply and the numbers of those who consume, and thus has the struggle[1] for very existence among European[1] people been alleviated[1]. All mankind turns to nature. Once nearly all men were agriculturists[1], but the increase of population in given areas called for skilled specialists[1] in certain branches of labor; so mankind was weaned from the plow and hoe and turned to the hammer and the pen. This reclamation[1] of unused land will give opportunities for multitudes[1] who are now employed in sedentary[1] and mercantile[1] pursuits[1], to leave their unsatisfactory[1] employments for the tilling of the soil.—*Youth's Companion*[1].

HONESTY IN BUSINESS

The spirit[1] which pervades[1] the business world at the beginning of this twentieth century is loftier in tone than ever before in the history[1] of this country. Manufacturers[1] are beginning to realize that the production[1] and sale of dishonest[1] and spurious[1] articles is no longer profitable. A merchant's statements with regard to his goods are accepted as true until they are proved false. An article, to be worth advertising today, must have merit, and advertising, to be remunerative[1], must be restricted to truthful[1] statements. Dishonest goods, like a depreciated[1] currency, are not popular[1] with business men. "Claimers" are coming more and more to be marked men in commercial[1] transactions[1], and this question is receiving a great deal of consideration in passing upon credit risks. Men who try to overreach in their dealings with others and who seek to get the better of a bargain by resorting to methods which are as petty as they are contemptible[1], are being excluded from the class of favored and trusted customers. The adhesive[1] bond in the business structure[1] of the day is a stronger faith in one's fellowmen. Distrust disintegrates[1], mutual confidence[1] builds up and cements together, the business community[1]. It is pleasant to contemplate[1] that honesty and fair-dealing are now the rule rather than the exception in business enterprises. The commercial world seems to have realized at last that honesty is really the best policy. There is a growing disposition among merchants everywhere to consider character[1] as among the strongest[1] assets a man can have. While the spirit of competition[1] is keener today than ever before, I think there is less and less malice and harsh feeling between competitors[1] in similar trades as time goes on. This is evidenced by the growth of organizations[1] among merchants and manufacturers in the same line of business.—*James G. Cannon.*

DEMOCRACY

Democracy[1] is more than a form of government. England is democratic[1], but her form of government is different from ours; France also is democratic, but her form of government is different both from ours and that of England. Democracy means not only government "of the people, for the people, by the people;" it also means industry[1], education, and religion "of the people, for the people, and by the people." It means a recognition of the truth that wealth is in some sense a common wealth; it means, therefore, a larger distribution[1] of wealth and a more popular[1] control over wealth. It is hostile[1] to any state of society in which the many labor that the few may be idle. It involves industry of brain or of muscle by all men, and it involves fair recompense[1] for toil to all men. Industrial[1] democracy is not yet established[1], but even here in America, where the industrial democracy is not yet achieved, there is a larger distribution of wealth and material happiness, and a greater necessity for universal[1] labor, and a greater recognition for that necessity, than ever existed in the past, or than exists in any other quarter of the globe, Australia[1] alone excepted. Democracy is also education for the people and by the people; not merely nor mainly for the intellectual[1] class; education, therefore, in those things which all the people need; and education directed[1] and controlled by the people. Occasionally in America we find protests uttered against universal education; occasionally sporadic[1] efforts in the South to lessen education for the negroes; occasionally some man in the North saying that we have carried our common-school system too far, and are educating too many, or giving too large an education. But these protests pass by as idle wind which people heed not. On the whole, the great educational movement goes forward.—*Outlook.*

THE JAPANESE[1] IN AMERICA

That part of the President's message which relates to the treatment of Japanese in this country has been received in Japan with the strongest[1] approval[1], and will go far to strengthen the already friendly international[1] relations of the two countries. No subject of the emperor of Japan could possibly read the hearty praises of Japan's marvelously[1] rapid transition[1] in the last half-century, from the civilization[1] of the Middle Ages into that of a nation of the first rank in art, science, industry, and prowess[1] by sea and on land, without feeling that President Roosevelt spoke with sincerity[1] and cordiality[1]. The specific[1] recommendation that the privilege[1] of naturalization[1] be offered by Congress to Japanese intending to become American citizens; the request that the President receive ampler powers to enforce the rights of aliens[1] under treaty; the assurance[1] that existing powers will be employed, including, if necessary, the military[1] and civil forces, which may be lawfully used (the last has been absurdly[1] distorted[1] by some sensationalists[1], without regard to its context, into a threat to coerce state authorities[1] acting within their constitutional[1] rights); and the declaration that the Japanese have "won on their merits and by their own exertions[1] the right to treatment on a basis of full and frank equality[1]"—all these positive and obviously[1] spontaneous[1] expressions of good-will are naturally grateful to the pride of Japan, and assure that nation that our government will uphold the rights of the Japanese of America, will punish acts of violence[1] or wrong-doing toward them, so far as possible, and will deal justly with individual[1] questions concerning them as such questions arise. The attitude[1] of Americans towards the Japanese, as indicated by the President's stand in the California[1] incident, is one of decided friendship[1] and cordiality.—*Outlook.*

FOR AMERICAN INFLUENCE IN CHINA

It is a good suggestion made by President James, of the University[1] of Illinois[1], that our government send an educational[1] commission[1] to China, with the purpose[1] of inducing the Chinese authorities[1] to send to our schools and colleges the young men that go abroad to be trained under Western[1] methods and institutions. The suggestion has been very cordially[1] received by the press, and it has common sense to commend[1] it. China is waking up—more slowly than Japan awoke ; but within a generation very many changes[1] will come, and many of them will be brought about under the direction[1] of Chinamen who have been educated abroad, as the great changes in Japan were similarly directed[1]. This bare statement brings a long list of suggestions to every thoughtful mind, and it carries instant conviction of the wisdom[1] of President James's suggestion. There are many Chinese students[1] in foreign countries besides the five thousand or more who are said to be receiving instruction[1] in Japan. They go chiefly to England, France, and Germany. They avoid the United States chiefly because of the rude enforcement during past years of our Chinese exclusion law and of the prejudice[1] which they naturally think we feel against them. Yet if we desire the good-will, the trade, and an intellectual[1] and industrial[1] influence in China, there is no other way to get these things quite so directly[1] as by welcoming and training the men who a few decades[1] hence will exert[1] a strong influence there in governmental[1], educational, financial[1], and industrial ways. The opportunity is the greater because our friendly attitude[1] to China (except for our too harsh administration[1] of the exclusion[1] law) has been in recent years more important and helpful than the attitude of any other country. A commission, such as is suggested, if wisely chosen, could perform[1] a far-reaching service both to the Chinese and to ourselves.—*World's Work.*

NATIONAL GRATITUDE[1]

This Thanksgiving[1] day finds Americans blessed with every form of material prosperity[1]. The tide of commercial[1] activity was never so high ; it chokes all the channels of transportation[1], and the problems of the hour are the difficulties of dealing with the enormous[1] development[1] which still continues[1] unchecked. For these material blessings and the comfort they bring with them, national thanksgiving is due. But, above all, Americans should be grateful, not for the wealth they are continuing[1] to store up, but for the deepening consciousness[1] of infidelity[1] to great trusts and unfaithfulness[1] to high standards[1], and for the awakening conscience of the nation. There is no prosperity in wealth divorced[1] from generosity[1], morality, and the sense of obligation. This country has passed through two years of very severe searching of its own record, of very serious misgivings[1] concerning its own moral condition ; and at last it has come to a time of confession and repentance[1]. The vast majority[1] of men have been free of all immoral[1] intent[1], of any purpose[1] to betray a moral trust or to lower moral standards ; but the whole country has been guilty of moral sluggishness[1], carelessness[1], and indifference. Evil practices have gone so far and penetrated[1] so deeply that they have in a certain sense corrupted[1] the public[1] and commercial life of the country. It is impossible to shut one's eyes to the fact that many men of the highest personal character[1] have been blind to moral obligations in business relations, and are guilty of practices which they would scorn in private life. The awakening has come not a moment too soon ; that it will be thorough, there is no longer the slightest question[1] ; that new standards of moral action are defining themselves and new duties revealing themselves, becomes clearer every day. A new revelation of righteousness[1] is slowly writing itself on the hearts of the American people.—*Outlook.*

THE ART OF CONVERSATION

One of the main advantages of conversation[1] is that it is a potent[1] means of worldly advancement[1]. There can be no doubt that many men and women have been indebted[1] to this almost exclusively[1] for a great success. Assuming, then, that there is an art of conversation, the mastery[1] of which requires study and practice, the question[1] arises: How shall skill in this art be acquired? To answer this question we must first determine[1] what are the qualifications[1] essential[1] to a good conversation. First, there is the physical quality[1] of a pleasing voice. This is not indispensable[1], for there have been good talkers even with an impediment[1] in their speech. Charles Lamb was one, in spite of his stammer[1]. Indeed, the hesitation in his utterance served only to call attention and give emphasis to the quaint or felicitous[1] expression that followed it. Of the mental conditions of good conversation, the most important is knowledge[1]. There is no kind of knowledge which may not be serviceable at sometime, and the greater the amount and variety of one's acquisitions[1], the finer the talk will be. To be a good talker one requires not only to have a varied knowledge, but to have it at his instant and absolute[1] disposal. All his acquisitions from books, observation[1], or converse with others should, therefore, be thoroughly digested[1] and assimilated[1], so that their quintessence[1], as it were, may be at the very tip of his tongue. Of all the qualities needful to a good converser, none is more indispensable than tact—a gift which defies exact definition, but which all recognize when they see it. The best talkers, though born with peculiar[1] gifts, cultivated[1] their aptitude[1] by reading, reflection[1], and observation. Conversation is an art; but it is an art which may be acquired; and no acquisition yields[1] a surer or larger return for the effort it exacts.—*Saturday Evening Post.*

AGAINST PRISON SIGHTSEEING

Massachusetts[1], whose legislators[1] do not by any means restrict their labors to the enactment[1] of "blue" laws, is now rejoicing in a new statute[1] which forbids[1] the admission of parties of sightseers or other merely curious visitors[1] to penal institutions. Even companies of college students[1] are debarred from making prisons the scenes of "social studies." Some unfavorable criticism[1] of the law has been heard, but on the whole it appears to be cordially[1] approved by public[1] sentiment. There is reason to wish that such a law were in force, and had long been in force, in other states. There has been, in New York[1] and elsewhere[1], entirely too much indiscriminate[1] visiting of prisons by companies of idle or morbid sightseers. Sentimental[1] women have flocked to the cells where notorious and most loathsome[1] criminals[1] have been confined. Troops of school girls in their teens have been permitted to "see how it felt" to be locked in the death cell and to sit in the electric[1] chair. Gaping holiday-makers have gazed at the confined convicts[1] as they would at beasts in the menagerie[1], and have speculated[1] as to which of them was such or such a notorious criminal. It is all very vulgar and disgusting, and should be abolished[1]. No conceivable good purpose[1] can be served by it, while its potentialities[1] for mischief are great. It is not fitting to use a public institution for the gratification[1] of unhealthful[1] curiosity[1] and morbid tastes. It is not profitable[1] for susceptible[1] and impressionable[1] minds to be brought into contact with reminders[1] of vice and crime. The state may properly[1] provide places of instructive[1] and inspiring resort for the public; these are refreshing[1] to the spirit[1] and conducive to health. Places which are depressing in association[1] and degrading in suggestion should be closed against all save those who have serious business within their walls.—*New York Tribune.*

JAMAICA'S FUTURE

Jamaica, as a colony, has been one of England's invalid dependencies for years, and since Mr. Chamberlain's colonial secretaryship the British have been studying ways of helping it to a larger prosperity. There is a reminder of this fact in the agricultural conference which was being held at Kingston when the earthquake visited the place. The English delegation present embraced men who are making a special study of the question of the island's economic future and who hope to make Jamaica's connection with the British empire consistent with its industrial welfare. The difficulty of the island's position is that it is debarred from the United States market, while such competitors as Cuba and Porto Rico enjoy special tariff privileges there. The Jamaica sugar planter cannot thrive under such conditions, and his situation is not improved when he reaches the British market, where his competitors are admitted on equal terms with himself. In late years efforts have been made to diversify Jamaica's products and adapt them particularly to the British trade, but such a movement finds itself struggling against the tendencies of West Indian products to seek the vast market of the United States, within whose economic sphere all those islands are placed by decree of nature. The blow to Kingston from the earthquake and fire must be considered in connection with the precarious economic situation of the colony as a whole and its struggles to maintain its economic foothold in the world's markets, if the significance of the disaster is fully discerned. The primary value of Jamaica to England is today the same as it always has been—its strategic position as a fortress and naval base. The island was acquired in war, and it has never represented anything but a war value.—*Springfield Republican*.

TAXATION[1] FOR EDUCATION

If we are to have school-houses properly[1] equipped[1] for the training of the body, as well as the mind, for manual training, play, gymnastics[1], and athletics[1]; if all children[1] are to enjoy their God-given right to education[1]; if schools are to be equipped for scientific[1] as well as literary[1] studies; if salaries[1] are to be paid to teachers that will attract men and women of breeding and refinement[1] to the teaching profession; and if all the teachers are to be thoroughly[1] trained so that they will be models to imitate and persons capable[1] of arousing interest and inspiring[1] effort—if all these things are to be accomplished[1], it is evident that the sums devoted[1] to education in America, enormous[1] as they are, must be very greatly increased. For effective[1] purposes[1], the revenue of a public[1] school system ought to possess two characteristics[1]: First, it should be ample, and second, it should be stable. It should be sufficiently[1] ample in each community[1] to provide schooling for all children in classes not to exceed forty to a teacher, and in adequately[1] equipped buildings[1]; to pay teachers reasonable salaries so that they may be able to live in refined surroundings[1] and take advantage of opportunities for self-improvement[1]; and to provide pensions[1] after retirement[1] so that while in active service they may be relieved[1] of anxiety[1] regarding provision[1] for old age. It should be stable so that the educational[1] authorities[1] may be able to carry out a consistent[1] and progressive[1] policy. It should not be subject to the whims[1] and caprices of the politicians[1] who control the municipal[1] administrations[1] of our large cities. It should not be fluctuating[1] from year to year and thus lead to the establishment of activities[1] one year which must be abandoned for lack of funds the next. If the schools are to meet the demands which society makes upon them, a sufficient[1] school tax must be fixed by law, and the proceeds of this tax must be held sacred to the causes of education.—*Current Literature*[1].

THE MILITARY[1] INDUSTRY[1]

It has become an old story that the army of the United States is today unable to keep its ranks filled, for the simple and sufficient[1] reason that the government service does not pay anything like as good wages as do civil pursuits[1]. The labor unions and high prosperity[1] have combined to secure to civil labor an unprecedented[1] wage, beside which the army pay-table looks uncommonly[1] stingy. No labor union exerts[1] any influence on the soldier's wage-scale; and, although the demand for workingmen[1] to wear the blue is extreme, the military authorities[1] are unable to advance wages without the action of Congress. Reports from army headquarters[1] all over the land and from recruiting stations are unanimous[1] in pointing out the difficulty found in enlisting men and in holding soldiers after their terms expire. Congress, which has never been stirred by sentiment over the matter or by any argument designed merely to show that the soldiering trade deserves better pay, is now confronted with the practical[1] condition that, unless better provision is made, the army may find itself without soldiers. General Funston in his report submits that the life of the army is actually menaced by this condition. As commander[1] of the Department[1] of California[1], he is able to observe the situation[1] in its extreme phase. Bricklayers[1], plasterers[1], plumbers, and the general run of skilled tradesmen in San Francisco[1] get bigger pay than army officers up to the grade of captain, and vastly more pay than the men in the ranks. Inasmuch[1] as the pursuit of soldiering in this country is left to free choice, and the army is made up of free men and not conscripts[1], the government must inevitably[1] face extraordinary[1] competition[1] in times of general industrial[1] activity. It is high time the government takes cognizance[1] of these facts and readjusts its army pay-scale accordingly.—*Providence*[1] *Journal.*

HARD LINES FOR THE CLERK

The case of the government clerk has been receiving a good deal of attention in connection with various suggestions for a pension system. It is said that his work is the most uninspiring[1] routine drudgery[1]; that the utmost he can reasonably hope for is, by long service, to win an $1800 place; that he is pretty apt to be unambitious[1] and improvident[1]. The Secretary[1] of the Treasury is on well-approved ground when he quotes Franklin[1]; urges the federal[1] employee to cultivate[1] thrift, open a savings account, and stand on his own feet. The clerkly[1] class is a numerous one, and continually[1] growing. Every large city has its army of clerks in railroad offices, banks, stores, and the like. The principal difference between them and the government employees is that their hours are longer, their work harder, their pay smaller, their chances for finally winning an $1800 place, on the whole, decidedly less, and they are not tempted to improvidence[1], like the government clerks, by a knowledge[1] that they have practically[1] a life tenure[1] of their jobs. On the contrary, they have every reason to suppose that they will be discharged[1] if age impairs[1] their efficiency[1]. As to their providence, most cities with a large clerical[1] population fairly swarm[1] with benevolent[1] Shylocks who do a fine business making loans without security to salaried[1] people at about double pawnshop[1] rates. It is good to quote Franklin to them; but conditions have changed since Franklin's day. The city clerk has to pay a high tax on living expenses for the modern improvements and the wealth that surround[1] him. About all he can do with his money is to put it in a savings-bank and get three per cent. interest. A very diligent reading of Poor Richard is necessary to extract a high degree of cheer from such prospects[1].

Saturday Evening Post.

MEN OF COMMANDING PERSONALITY

When we say of a man, "He has a commanding[1] personality[1]," we sum up in a short phrase a total of elements or qualities[1], some perhaps[1] discoverable[1] in their outward action, but more of which are indefinable[1]. This indefinable thing, the human personality, is in all the affairs of life the most powerful factor[1]. It is in a large measure the secret of the orator's[1] influence, the politician's[1] triumph, and the business man's success. Many examples[1] of great achievement[1] in enterprise, commerce, and finance are living among us now, the cause of whose power lies in their personality. Those who are dead we can properly[1] name. Collis P. Huntington[1] was one of them. He had his way among men; they yielded[1] to his force of character[1]. He made men believe in his plans, and they fell in line to support[1] him with their capital and their credit. Stephen Girard[1], John Jacob Astor, Cyrus W. Field, George Peabody, Cornelius[1] Vanderbilt[1], are the names of some who come most readily to mind. Is it worth while to explore for the secret of power which actuated[1] these men and their like? Some features[1] are obvious[1] enough, and those we may catalogue, while others, perhaps[1] equally important, cannot be classified[1] and labeled. They must remain mysteries[1] hidden even to those who possessed and used them. The qualities[1] most obvious[1] are ambition backed by energy, which drives the possessor to action; courage, restrained[1] by an instinctive[1] prudence, that guards from an excess of hazard[1]; the mental ability to perceive[1] things in their true nature, and what they are in their relationships[1]. These, united[1], blended, balanced, and vivified[1] by interior[1] forces or influences which cannot be traced, compose what we recognize as the personality. The power of this subtle something cannot be denied; it is too plainly felt to be ignored.

Lyman J. Gage.

BUSINESS CONDITIONS OF TODAY

It is a common criticism[1] of present business conditions that the man of small means or of no means has no chance to do anything for himself. The best he can do is to take a position for wages or salary. And so the business world is divided between a comparatively[1] small number of large capitalists[1] and a great army of employes. In Carlyle's phrase, the only relation between the modern capitalist and the men his capital employs is the cash relation. It is true that the tendency[1] of business since the introduction[1] of machinery[1] has been toward the large scale of doing things. It is true that steam, electricity[1], and consolidated[1] capital are in our own days eliminating[1] the small producer and the small trader. And it is true that the chance of men becoming independent[1] producers and traders is vastly less than it was in the time of our fathers. But production[1] and transportation[1] on a vast scale have amazingly[1] cheapened all the necessaries and comforts of life. This is the great, solid, indisputable[1] advantage which combined capital and large production have brought to the human race. Another criticism more serious and difficult to answer is based on moral grounds. What is the terrible charge which the public[1] brings against business men or their leading representatives[1]? The insurance investigations[1] demonstrated[1] in the high places of business a shameless disregard[1] of morality, honor, and fidelity[1] to sacred obligations and trusts. At the sametime, the legal officials and the judicial[1] tribunals[1] of the states and of the nation have been furnishing[1] similar presentments[1] of the immoral practice of other large companies and corporations[1]. Bigness is everywhere the enemy of conscientiousness[1]. The moral problem for the business world is this: The practice in big affairs of the same honor, fidelity, and justice which it now practices in other affairs.

Jacob G. Schurman.

SPREADING MEDICAL KNOWLEDGE[1]

The day of making a mystery of disease[1] is past. With the spread of enlightenment[1] in all branches of knowledge, ignorance[1] cannot exist in regard to matters of physical being. If it ever was the policy of the doctors to withhold[1] information on points that their patients[1] should have known, it is so no longer. This is a day when the prevention[1] of disease is counted as more important than the cure of sickness ; the most important medical research[1] work of the time is along the line of preventive[1] measures—and there can be no safeguarding[1] of the public[1] against disease without taking the public into confidence[1] and winning its coöperation[1]. This the profession[1] and allied organizations[1] are doing in marked degree. A splendid manifestation[1] of the coöperative[1] spirit[1] on the medical side is exhibited in the plan of the Harvard[1] Medical School to offer to the public a course of lectures[1], entirely free and without even the formality[1] of the use of tickets, to be given by medical experts on Saturday evenings and Sunday afternoons, on a large variety of subjects pertaining[1] to the general health. The speakers will be specialists[1], and the opportunity is open to the Boston public to learn how to avoid disease and how to care for it when it appears in any of its familiar[1] phases. It is an opportunity that should be largely taken advantage of, for an otherwise[1] intelligent[1] person should not tolerate[1] ignorance on matters of the health. And it is well that the public should be brought into closer touch with the institutions[1] of learning. These are beginning to discover that their opportunity is not limited to the youth that seek instruction[1], but that to the maturer[1] members of the community[1] they can extend many advantages. It is to be hoped that Harvard's example will be emulated by other institutions, and that the people in all sections of the country will be given the opportunity to learn the simple laws of health.

New Bedford[1] Standard[1].

COLLEGE MEN AND CITIZENSHIP[1]

Remember that to take part in the work of government does not mean of necessity to hold office. It means to take an intelligent[1], disinterested[1], and practical[1] part in every-day duties of the average citizen[1], of the citizen who is not a faddist or a doctrinaire[1], but who abhors[1] corruption[1] and dislikes inefficiency[1]; who wishes to see decent government prevail[1] at home, with genuine[1] equality[1] of opportunity for all men, so far as can be brought about; and who wishes, as far as foreign matters are concerned, to see this nation treat all other nations, great and small, with respect[1], and, if need be, with generosity[1], and, at the sametime, show herself able to protect[1] herself by her own might from any wrong at the hands of any outside power. Each man here should feel that he has no excuse, as a citizen in a democratic[1] republic[1] like ours, if he fails to do his part in the government. It is not only his right to do so, but his duty, his duty both to the nation and to himself. Each should feel that, if he fails in this, he is not only failing in his duty, but is showing himself in a contemptible[1] light. A man may neglect[1] his political[1] duties because he is too lazy, too selfish, too short-sighted[1], or too timid; but whatever the reason may be, it is certainly an unworthy reason, and it shows either a weakness or worse than a weakness in the man's character[1]. Every man in this country is born to responsibilities[1] of citizenship, and the measure and quality[1] of the service which he should render the state may be properly gauged by the education he has enjoyed. Above all, college men, remember that if your education[1] and the pleasant lives you lead make you too fastidious[1], too sensitive to take part in the rough hurly-burly[1] of the actual work of the world; if you become so over-cultivated[1], over-refined that you cannot do the hard work of practical[1] politics[1], then you had better never have been educated at all.

Theodore Roosevelt.

EDUCATION FOR BUSINESS

To do justice to the business man, the college should give him early skill in a few simple subjects which have little value in mental training. The college will save his time by teaching these regardless of their academic[1] value. It can teach stenography, bookkeeping, and commercial[1] law, as it now teaches wood-working, voice-culture[1], and punctuation[1]. What the student[1] needs is the college's justification[1]. For the rest, the business man will find many of his special needs met by the studies which are distinctly[1] academic. Among these are English[1] composition and English literature[1], American history[1] and the modern history of Europe and Asia, elementary[1] law, international[1] law, political[1] science, economics[1], finance, German, Spanish, and a serious drill in at least one of the sciences. Especially[1] valuable to the man of affairs is a practical[1] familiarity[1] with the methods of scientific[1] research[1], for by such methods alone is research of any kind made effective[1]. By sound methods he should investigate[1] such subjects as these: The effect on business of gold and other standards[1] of value; the effect of a protective[1] tariff and other tariffs; the result[1] on commerce of friendly and unfriendly foreign relations; the relation of trade to the flag; the results, immediate and ultimate, of subsidies[1], trusts, and bounties[1]; the possibilities[1] of railroad control; the methods of dignified[1] and economic local government; the question of municipal control; the meaning of civil-service reform[1]. These subjects and others of like character[1] should be studied, not didactically[1], not emotionally[1], but by practical investigation[1] on the lines of actual business. To give sound methods of investigation is the highest duty of the real university[1]. A system of training which misses this should hardly be called education, for it is the function[1] of training to disclose the secret of power.

David Starr Jordan.

TILLAGE OF THE SOIL

A clear recognition on the part of the whole people, from the highest down to the lowest, that the tillage[1] of the soil is the natural and most desirable occupation[1] for man, to which every other is subsidiary[1], and to which all else must in the end yield[1], is the first requisite[1]. Then there will be a check administered[1] to the city movement that lowered the percentage of agricultural[1] labor to the whole body of persons engaged in gainful occupations in the United States. With public[1] interest firmly fixed upon the future, the country, in mere self-preservation[1], must give serious attention to the practical[1] occupation of restoring agriculture[1] to its due position in the nation. The government should establish[1] a small model farm on its own land in every rural congressional[1] district, later perhaps[1] in every county in the agricultural states. Let the Department of Agriculture show exactly what can be done on a small tract of land by proper[1] cultivation[1], moderate fertilizing[1], and due rotation of crops. The sight of the fields and their contrast with those of neighbors, the knowledge[1] of yields secured and profits possible, would be worth more than all the pamphlets[1] poured out from the government printing-office in years. The government should not hesitate before the comparatively[1] small expense and labor involved in such a practical encouragement of what is the most important industry[1] of the present and the stay and promise of the future. Disseminate[1] knowledge of farming as it should and must be, instead of maintaining[1] the pitiful bribe of a few free seeds. Declare everywhere, from the executive[1] chamber, from the editorial[1] office, from the platform[1], and above all from every college class-room and from every little school-house in the lane, the new crusade[1]. Only thus may a multiplying[1] population secure its permanent[1] maintenance[1] and lay the foundations[1] of enduring prosperity[1].—*James J. Hill.*

THE TRUSTS AND SOCIALISM[1]

Large combinations have come to stay ; and their existence[1] must and will be made constant with the maintenance[1] of competition[1]. The socialists[1] who regard the development[1] of great trusts with serenity[1] because it seems to be a step toward the assumption of control over industry[1] by the state, are much mistaken[1]. The growth of large trusts is the result of free competition between the most powerful and efficient[1] managers of production[1]. The outcome of free play has been the gains of large production. The exceeding great attention given to the subject in these days is mainly due to the questioning[1] whether some evolutions of society have developed[1] acts which injure other parts of the community[1]. Accordingly, society is setting itself to work to retain all the essential[1] advantages of large operations and yet protect[1] the rights of individuals[1]. There is no reason yet to believe that this task, any more than others in the past, is beyond the powers of the American people, with its Anglo-Saxon[1] traditions. It is the evident purpose[1] of our public[1] to preserve[1] the essential[1] virtues of the competitive[1] system ; to allow bigness, but to prevent[1] evils ; to allow combinations, but to prevent monopoly[1] ; to allow managerial[1] power full sway, but to prevent[1] its injury to the rights of private individuals. Instead of a tendency[1] to socialism and the abolition of competition, the trend is greatly in the opposite direction[1]—toward a vigorous[1] assertion[1] of the enjoyment of free and equal competition. In brief, large combinations have disclosed a new form of industrial[1] power which has its gains as well as its dangers ; and the United States undoubtedly[1] believes that it is strong enough to permit this new power to work itself out legitimately[1], but under constant restraint and oversight for the protection[1] of all the rights, liberties, and opportunities of the weak.

J. Laurence Laughlin.

THE BORROWED MIRROR[1]

"What will other people think?" is the most cowardly[1] phrase in use in society. Only weak men stand in fear of the censure[1] of the neighborhood[1]. Whatever is great in life brings down censure upon the head of the doer. A man who lives, moves, and has his being in other people's opinions[1] has not risen to the level of animal intelligence[1]. The dog and horse are at least sincere[1] and natural in all their acts. Why not dress your life before your own mirror? Look for your reflection[1] in your own mind. There is a secret judge of all your acts within you. Conscience[1] is your private opinion of yourself; see that it approves of your every act, and then toss your head at your neighbor's opinion of you. Why borrow a thing when you possess it yourself? What does it matter what others think of your actions? What do *you* think of them? Some men crouch, crawl, and skulk all their lives. They are cowed by a whisper; their purpose[1] is shaken by a look. They run like sheep before somebody's opinion, though they would return blow for blow if they were attacked on the highway. They are larded[1], greased, and curled[1] wax-figures. Whenever they move you know that Public[1] Opinion has pulled a wire somewhere. When they speak you know what they will say. They are not men enough to offend. The ogre, Public Opinion, slays more originality[1] and individuality[1] than all the barbarous[1] superstitious[1] codes put together. It is the modern Moloch before which we all meekly bend. That shameful hypocrisy[1] which permeates[1] society everywhere is born of the fear of other people's opinions. Sincerity[1] and plain-speaking are at a premium everywhere. We lie from morning until night, and pretend to things we abhor[1]. Turn once upon that lazy braggart[1], Public Opinion, and see it scamper away. It is our latest idol, the modern social[1] Juggernaut[1].

Benjamin De Casseres[1], *in Cosmopolitan*[1].

AMERICANISM[1]

Americanism of the right sort we cannot have too much. By Americanism I do not mean that which had a brief political[1] existence[1] more than thirty years ago. That movement was based on race and sect, and was, therefore, thoroughly un-American, and failed, as all un-American movements have failed in this country. True Americanism is opposed utterly to any political divisions resting on race and religion. To the race or to the sect which, as such, attempts to take possession of the politics[1] or the public[1] education of the country, true Americanism says, "Hands off." The American idea is a free church in a free state, and a free and unsectarian[1] public school in every ward and in every village, with its doors wide open to the children of all races and of every creed. It goes still further and frowns upon the constant attempt to divide our people according to origin or extraction[1]. Let every man honor and love the land of his birth and the race from which he springs, and keep their memory green. It is a pious and honorable[1] duty. But let us have done with British[1]-Americans and Irish[1]-Americans and German-Americans, and all be Americans—nothing more and nothing less. If a man is going to be an American at all, let him be so without any qualifying[1] adjectives[1], and if he is going to be something else, let him drop the word American from his personal description. Mere vaporing and boasting become a nation as little as a man. But honest, outspoken[1] pride and faith in our country are infinitely[1] better and more to be respected[1] than the cultivated[1] reserve which sets it down as ill-bred and in bad taste ever to refer to our country except by way of depreciation[1], criticism[1], or general negation. We have a right to be proud of our vast material success, our national power and dignity[1], and our advancing civilization[1].—*Henry Cabot Lodge.*

RIGHTS AND DUTIES

People talk of liberty as if it meant the liberty of doing what a man likes. I call that man free who is master of his lower appetites, who is able to rule himself. I call him free who has his flesh in subjection to his spirit. We hear in these days a great deal respecting[1] rights. We hear of the rights of private judgment, the rights of labor, the rights of property[1], and the rights of men. Rights are grand things, divine things in this world of God's. But the way in which we expound those rights seems to me to be the very incarnation[1] of selfishness[1]. My rights are, in truth, my duties; my rights are limited by another man's rights. For example[1], I have a perfect[1] right to build a wall on my own estate. The language of the law is that to whomsoever the soil belongs is his all up to the skies. But within three yards of my wall is my neighbor's window. What becomes of the right that I was talking of? My right is limited; it is my duty, because limited by his right. Now, democracy[1], if it means anything, means government by the people. Let us not endeavor to make it ridiculous[1]. It does not mean that the Bushman[1] or the Australian[1] is equal to the Englishman[1]. But it means this: that the original stuff of which all men are made is equal, that there is no reason why the Hottentot[1] and the Australian may not be cultivated[1] so that in the lapse of centuries[1] they may be equal to Englishmen. And I suppose that all free institutions mean this. I suppose they are meant to assert[1]: Let the people be educated; let there be a fair field and no favor; let every man have a fair chance, and then the happiest[1] condition of a nation would be that when every man has been educated morally[1] and intellectually[1] to his highest capacity[1], there should then be selected out of men so trained a government of the wisest and the best.—*F. W. Robertson.*

CENTRALIZATION[1] IN THE UNITED STATES

The unmistakable[1] danger that threatens free government in America is the increasing tendency[1] to concentrate[1] in the federal[1] government powers and privileges[1] that should be left with the states, and to create powers that neither the state nor federal government should have. Concurrent with this political[1] drift is another movement, less formal, perhaps[1], but not less dangerous—the consolidation[1] of capital. The world has not seen nor has the mind of man conceived of such miraculous[1] wealth-gathering as are everyday tales to us. Aladdin's lamp is dimmed, and Monte Cristo becomes commonplace[1] when compared to our magicians[1] of finance and trade. I do not denounce[1] the newly rich. Our great wealth has brought us profit and splendor[1]. But the status itself is a menace. A home that costs three million dollars and a breakfast that costs five thousand dollars are disquieting[1] facts to the millions who live in a hut and dine on a crust. The fact that a man ten years from poverty has an income of twenty million dollars falls strangely on the ears of those who hear it, as they sit empty-handed while children cry for bread. What is the remedy? To exalt the hearthstone[1], to strengthen the home, to build up the individual[1], to magnify and defend[1] the principle of local self-government. Not in depreciation[1] of the federal government, but to its glory; not to weaken the republic[1], but to strengthen it. Let it be understood that I am no pessimist[1] as to this republic. I always bet on sunshine in America. I know that my country has reached the point of perilous[1] greatness; but I know that beyond the uttermost glory is enthroned[1] the Lord God Almighty[1], and that when the hour of her trial has come he will lift up his everlasting[1] gates and bend down above her in mercy and in love.—*Henry W. Grady.*

TO MAKE WAR MORE HORRIBLE

The government expends a small sum each year for testing new devices of a possible military[1] value. The Board of Ordnance[1] and Fortification[1] is supposed to have the duty of encouraging inventors[1] and assisting in the development[1] of their inventions. Last year only five thousand dollars was expended by the board, which, with its accumulated allotments[1] of previous years, has now on hand more than one hundred thousand dollars. Comparatively[1] few experiments[1] are made, and the vast number of suggestions are apparently[1] shelved[1] without much more attention than polite acknowledgment[1] to the authors. Nearly all the devices submitted are intended[1] to increase the terrors of war by adding to the efficacy[1] of the means of fighting. Perhaps[1] an exception should be made in favor of the ear protector[1], the invention of a New York man, adapted for use by those who are on duty in the turrets of battleships and those who are stationed at the coast fortifications. Some of the other inventions which have been favorably received may be regarded as having a tendency[1] to encourage peace, since they would introduce into warfare factors[1] of devastation[1] which would, by their diabolical[1] results, promote international disarmament[1]. Of this class must be considered those bomb-dropping devices which, if successful, would destroy whole armies ; the inflammable[1] projectile[1] capable[1] of burning up a camp ; the nitroglycerine[1] missile ; a scheme for pouring burning sulphur[1] into trenches, and kindred[1] methods of wholesale obliteration[1]. There is, too, the usual proportion of armored[1] cars, including the highly protected[1] motor which shall penetrate[1] the enemy's lines and afford its steel-shielded[1] occupants a chance to pick off the opposing marksmen and incidentally[1] strew high explosives[1] along a death-dealing route. The country does not lack yet, with all the cry for universal[1] peace, the means of increasing the ravages[1] of war.—*Harper's Weekly.*

THE DEGRADATION[1] OF THE COURTS

Some self-respecting[1] and independent[1] judge will sooner or later realize[1] the indecency[1] and the scandal[1] of the prevailing[1] condition of court procedure[1], and by his own courageous[1] initiative[1] put an end to it. Day by day the law, the court, and the processes of the law are being brought into contempt in the eyes of the public by the methods of a disreputable[1] press. Trial by jury is visibly[1] breaking down; the dignity[1] of the Court itself is in derision[1], and the traditional[1] deportment[1] of justice is fast fading into memory. The judges themselves, and not the newspapers, are to blame. The latter have only one purpose[1] to serve, which is to sell their wares by conforming[1] to the degraded taste of a morbid[1] public[1]. The court, its whole appenage[1] and personnel[1], is handed over, from its opening to its close, to a horde of photographers[1] and draughtsmen[1]. Every development[1] of the case is posed for the press, precisely[1] as if it marked a stage in a prize fight or an episode[1] in a vaudeville[1] show. This, we submit, cannot continue[1] indefinitely[1] if the system of trial by jury is to endure. How any self-respecting judge can sit smiling and indifferent and allow the shameful and insidious[1] farce to demoralize[1] his court and deprave the public conscience[1], is beyond our comprehension[1]. Yet each day witnesses incidents in the conduct of our civil and criminal[1] cases that reflect[1] sadly on the capacity of the judiciary[1] and make us tremble for the future of the court. Every judge is constituted[1] the guardian[1] of his own court. There is no act of a judge that so challenges[1] public approval as that by which he asserts[1] and protects[1] the dignity of his court. The public never hears of an offender[1] being held in contempt of the court and being visited with a fine or a day's seclusion[1] that it does not heartily approve the incident[1] and applaud the judge who has shown his jealousy[1] of his own dignity and his sensitiveness[1] as to the honor of his court.—*New York Sun.*

CHRISTIAN[1] CITIZENSHIP[1]

The fundamental[1] service which the church has to render in the line of municipal[1] or national betterment[1] is to develop[1] in Christians as such a civic[1] consciousness[1]. To an American the Stars and Stripes ought to be as actually a part of his religion as the Sermon on the Mount. Other things being equal, it is as urgently[1] the obligation of a Christian to go to the polls on election day as it is for him to go to the Lord's table on communion[1] day. That sense of the holy obligation which citizenship involves[1] must be made part of our Christian religion. It must be taught from the pulpit, rehearsed[1] at the home, reiterated[1] in the Sunday school, and practiced in the life. I wish the time might come when we could have our national colors displayed in the sanctuary[1], not simply hung from the belfry in a shy kind of way on Fourth of July and the twenty-second of February, but made a permanent[1] part of sanctuary decoration[1]. The old Hebrew never thought of patriotism[1] as anything but a constituent[1] part of religion. To him it was religion in its political[1] aspects[1]. I wish there were some way in which we could make civic virtue part of our creed. It would be a tremendous[1] gain if we could, all of us, come to conceive of and to handle civic duties, such as attending the primaries[1] and going to the polls, as lying on religious ground and contained within Christian jurisdiction[1]. The instant effect[1] of such civic consciousness would be to bring the citizen into direct practical[1] relations to his city or country, and to make him feel in regard to his city, for example[1], "This is my city." No matter how many mayors or aldermen or police captains you have, it is your city all the same, and no city is safe unless its citizens tread steadily on the heels of those who have been hired to do the town's business. The mayor is bound to look after the citizens, but the citizens are just as bound to look after the mayor.

Charles H. Parkhurst[1], *D. D.*

THE AUTHORITY[1] OF THE STATE

We have reason to congratulate[1] ourselves that coincident[1] with prosperity[1] there is an emphatic[1] assertion[1] of popular[1] rights and a keen resentment[1] of public[1] wrongs. There is no panacea[1] in executive[1] or legislative[1] action for all the ills of society which spring from the frailties and defects[1] of the human nature of its members. But this furnishes no excuse for complacent[1] inactivity[1] and no reason for the toleration[1] of wrongs made possible by defective[1] or inadequate[1] legislation[1], or by administrative[1] partiality[1] or inefficiency[1]. Whether or not we have laws enough, we certainly have enough of ill-considered legislation, and the question[1] is not as to the quantity[1], but as to the quality[1] of our present and of our proposed enactments[1]. Slowly but surely the people have narrowed the opportunities for selfish aggression, and the demand of this hour, and of all hours in this state and in the nation, is not allegiance[1] to phrases, but sympathy with every aspiration[1] for the betterment[1] of conditions, and a sincere and patient[1] effort to understand every need and to ascertain in the light of experience the means best adapted to meet it. It is the capacity for such close examination[1] without heat or disqualifying[1] prejudice[1] which distinguishes[1] the constructive[1] effort from vain endeavors[1] to change human nature by changing the forms of government. It must freely be recognized that many of the evils of which we complain have their source in the law itself, in privileges[1] carelessly granted, in opportunities for private aggrandizement[1] at the expense of the people recklessly[1] created, in failure to safeguard[1] our public interests by providing means for just regulation[1] of those enterprises which depend upon the use of public franchises. Wherever the law gives unjust advantage there is urgent[1] necessity for the assertion of the authority of the state to enforce the common right.—*Charles E. Hughes.*

PART IV

Gregg Vocabulary

TO THE TEACHER

The Gregg outlines in the following vocabulary may be accepted as authoritative in every detail. They represent the combined judgment of a group of the best Gregg teachers.

GREGG VOCABULARY

A

abandoned
abhor

abolished
absolute

absolutely
absorb

absorptive
absurdly

abundance
academic

acceptable
acceptance

accessible
accessories

accidents
accommodate

accomplish
accordance

accredited
accrued

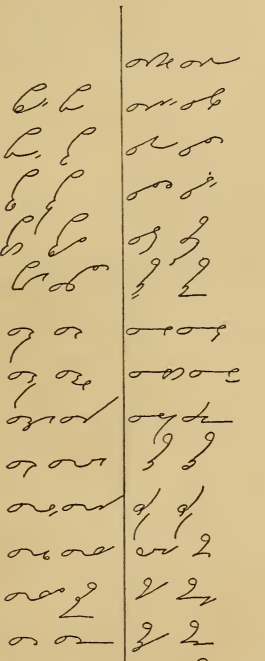
accuracy
accurate

accurately
achievement

acknowledge
acknowledgment

acquaint
acquaintance

acquisition
actively



activities
actual

actuated
adaptation

additional
adequate

adequately
adhered

adhesive
adjectives

adjusted
adjustment

administer
administration

administrative
administrator

admirable
advancement

advantageous
advantageously

advisability
advisable

aeronaut
affect

afford
afore-mentioned

aforesaid
afternoon

afterward
agent

aggrandizement
aggregation

aggressiveness
agricultural

agriculture
agriculturist

Akron
Alameda

Albany
Albion

alcohol
Alexander

aliens
Allegheny

allegiance
alleviated

alliance
Allison

allotment
Almighty

alongside
alternating

although
amazingly

American
Americanism

ammeter
amperes

Amsterdam
analogous

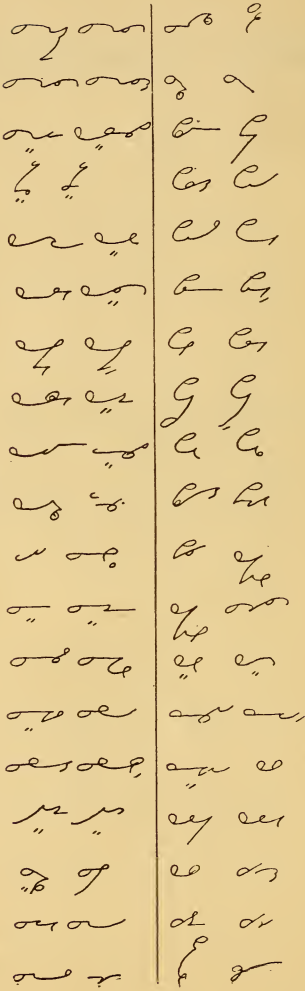
analysis
analyzed

Anderson
Andrew

Anglo Saxon
anniversary

announcement
annual

annually
another



anthracite
anticipate

anxiety
anxious

apartment
appanage

apparatus
apparent

apparently
application

appointment
apportioned

appreciate
apprehension

approval
approved

approximate
approximately

appurtenances
apricots

aptitude
arbitraries

arbitration
architect

Arizona
Arkansas

armature
armored

Armstrong
arrangement

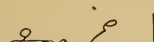
arrearage
arrears

arrival
articles

artisan
artistic

asbestos
ascertain

Asia Minor
aspect



asphalt
aspiration

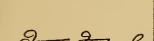
assert
assertion

assessment
assigned

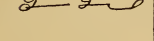
assignment
assimilate

assist
assistance

assistant
association

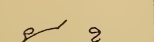


assortment
assurance



Assyria
Atchison

athletic
Atlanta



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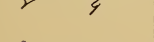
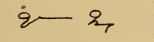
Atlantic City

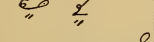


atmosphere
atrophy

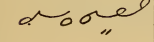


attached
attendance

attitude
attorney



attractive
auctioneers



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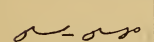
auditor



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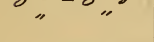
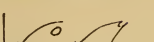
Australia



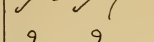
Australian
Austria

authority
authorize

automatic
automobile



available
averaging

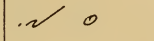


avidity
avoirdupois

award
aye

B

Babcock
balance

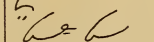


Baldwin
Baltimore

Bangor
barbarous

Barclay
bargained

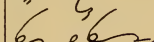
barley
Barnes



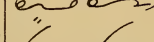
barrel
bath-room

batiste
Baton Rouge

bearer
beautification



behalf
behooves



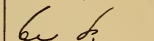
believe
believers

beneficial
beneficiary

benefit
benevolent

benzine
Berkley

Bernard
bespeaking



Bethlehem
better

betterment
between

binder
bindery

binding
Bingham

Binghampton
birch

Birmingham
bishop

bituminous
blazoned

Bloomingdale
blue-prints

board
boiler

Boise City
bookseller

boulevard
bounties

boyhood
Bradfield

Bradford
braggart

Brennon
brethren

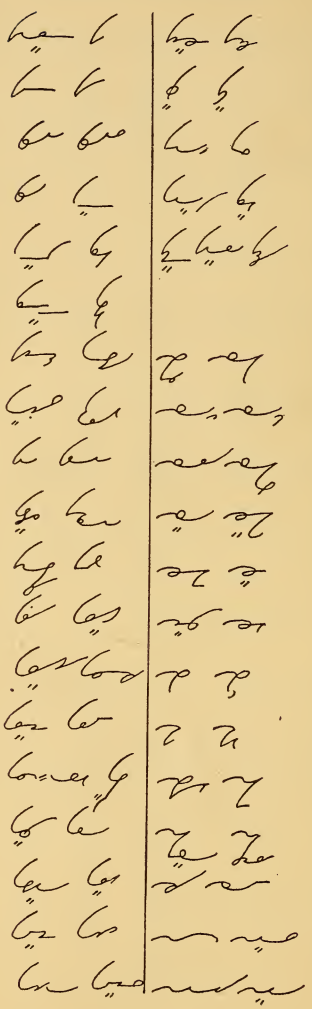
bricklayers
Bridgeport

Brighton
brilliant

Bristol
British

Bronson
brotherhood

brutality
Bryn Mawr



Buchanan
buckwheat

Buenos Ayres
Buffalo

bundled
bunker

Burlington
Burns

Bushman
Butler
buzzard

C

cabinet
calculable

calculate
calculation

calender
calibration

California
Cambridge

campaign
Canada

Canadian
cancel

capable
capacity

capital
capitalist

captains
carbon

Carbondale
carburetor

carded
carelessness

cargo
Carlisle

carload
Carroll

cartage
cashier

cashmere
Castner

catalogue
Catharine

catsup
cement

censure
central

centralization
centuries

cereal
certainly

certificate
certified

challenge
challis

chamber
Chamberlain

Champlain
change

character
characteristic

characterized
charge

Charleston
Charlotte

charter
Chattanooga

cheerfully
chestnut

Chicago
children

Christian
cigar

Cincinnati
circuit

circular
circulating

circulation
circumstance

citizen
citizenship

civic
civilian

civilization
classification

classified
Clearfield

clerical
clerkly

Cleveland
clientele

closer
closest

clothier
coarser

Coatesville
cognizance

coincidence
coincident

collapsed
collateral

collect
collection

collector
Collier

colonial
Colorado

Columbia
Columbus

comfortable
command

commander
commend

commentary
commerce

conductor
confederacy

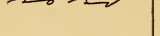
commercial
commission

conference
confidence

committee
commodity

confident
confirm

commonplace
commonwealth



confirmation
conflict

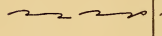
communicate
communication

conform
congestion

communion
community

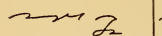
congratulate
Congress

commutators
companion



congressional
congressman

comparatively
compared



connect
Connecticut

compelled
compensate

connection
conquest

competency
competition

conscience
consciousness

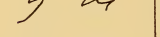
competitive
competitors

conscripts
consequence

complacent
complaint

conservative
conserving

completeness
compound



considerably
consignment

comprehension
comprehensive

consistent
consolidated

compulsory
concentrate

consolidation
conspicuous

concentration
concern

constantly
constituent

concession
conclusion

constitute
constitutional

conclusive
conclusively

construction
constructor

Concord
concrete

constructive
consular

consumption
contemplate

contemptible
continental

contingency
contingent

continual
continually

continuance
continue

continued
continuous

continuously
contracting

contractor
contrary

contribute
contribution-
ship

contributor
convenience

convenient
conversation

conveyance
convict

coöperation
coöperative

Cooper-Hewitt
Copenhagen

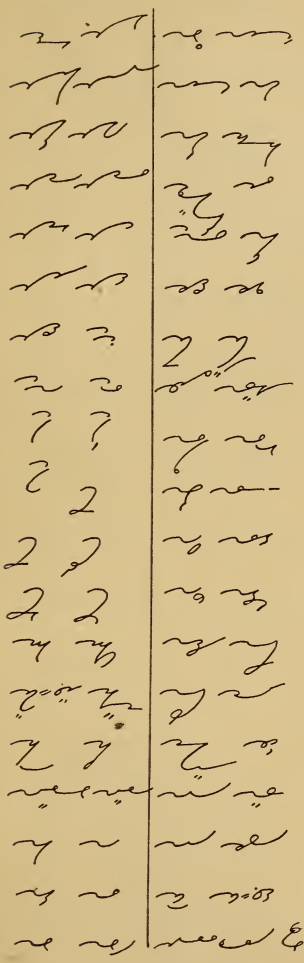
cordiality
cordially

Cornelius
Cornell

corporation
correct

corrections
correctly

correspondence
correspondent



corresponding-
ly
corrugated

corrugation
corrupt

corruption
cosmopolitan

Council Bluffs
counter

counter-claim
courageous

courteously
courtesy

covenant
Covington

cowardly
Cranston

creditably
creditors

crepes
criminal

critical
criticism

critics
cross-section

crusade
cultivate

cultivation
culture

Cumberland
curiosity

curled
Curran

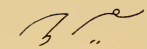
current
curtailed

customer
custom-house

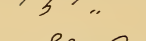
cutlery
cylinder
cypress

D

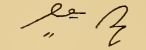
dangerous
Daniel



Darwin
Davenport



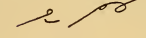
David
deadening



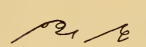
dealer
decades

De Casseres
deceased

December
decision

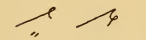


decisiveness
decoration



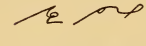
decorative
dedicated

deduct
deduction



defeat
defect

defective
defend



defendant
definite

definitely
deflection

degradation
Delaware

delegate
delegation

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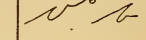
democratic

demonstrate
demonstration

demoralize
demurrage

Denmark
denounce

Denver
department



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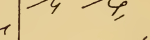
deposition
depreciated



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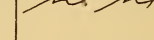
descriptive
desirous



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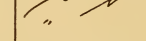
destination

destruction
destructive

detached
detail



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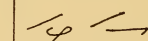
determination

determine
devastate

devastation
dovelop

development
devise



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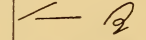
diameter
didactically



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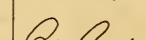
dignified



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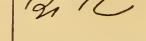
dilemma



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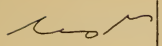
diminish

diploma
direct



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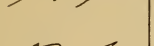
distributor

direction
directly

District of Columbia
disturbed

director
disability



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diversified

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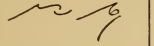

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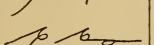
dividend

disappointment
disarmament

divorced
doctrinaire

disaster
disbursement



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dramatic

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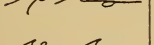
discharge



drastic
Drexelonian

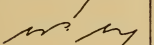
discontinuing
discourage

drudgery
Duncan

discoverable
discoverer

duplicate
dwelling

discrepancy
disease



Dwyer
dynasties

disfigurement
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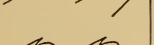

E

disintegrates
disinterested

earlier
earliest

disposal
disposition

earnest
earnestness

disqualifying
disquieting

earthquake
eastern

disregard
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economical

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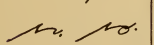
distance

economically
economy

distillery
distinctive

editorial
educational

distinctly
distinguished



educator
Edward

distorts
distribute

Edwin
effect

effective
effectively

efficacy
efficient

election
electric

electrical
electricity

electrotype
elementary

elements
eliminating

Elizabeth
Elmira

elsewhere
Elyria

emancipation
embargoes

embezzlement
Emerson

eminent
emotional

emotionally
emphatic

Emporia
Emporium

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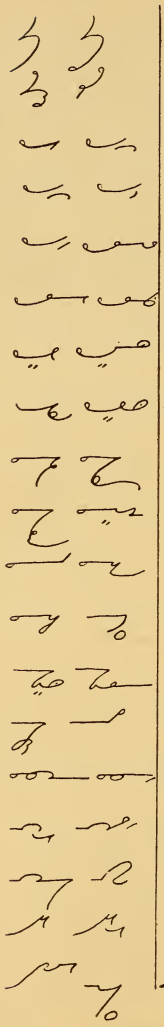
enactment
enameled

enclosure
encountered

encumbrance
endeavor

endorse
endorsers

endurance
energetic



engagement
engineer

Engleside
English

Englishman
enlightenment

enormous
enrolled

ensealing
ensuing

entailed
entered

enterprise
enthroned

entire
entirely

entitled
enumerate

enunciate
envelope

equality
equalize

equip
equipment

equity
equivalent

especially
esquire

essential
establish

establishment
estimate

etc.
Europe

European
Evansville

eventually
everlasting

exact
exactly

examination
examined

example
excavation

exceedingly
excellent

exceptionally
exchange

exclusion
exclusive

exclusively
excursion

execute
execution

executive
executor

exert
exhaustive

exhaustively
exhibit

existence
expect

expectation
expedite

expenditure
expense

experienced
experiment

experimenters
expiration

expired
explaining

explanation
exporter

extension
extensive

extensively
extraction
extraordinary

F

facilitate
facilities

factor
faculties

Fairbanks
faithfully

Fall River
falsified

familiar
familiarity

Farquhar
fastidious

fatherhood
features

February
federal

federated
federation

felicitous
fellowship

Fenton
Ferguson

fertilizing
feverish

fidelity
figure

filtration
finance

financial
financiers

finest
finish

Finland
fire-proof

first-class
fiscal

fixtures
flanneletts

flashlight
Fleisher

Florida
fluctuating

fluctuation
f. o. b.

Folsom
foodstuffs

foothold
foots

forbid
foreclosure

forefathers
forethought

forever
forged

forgivings
forgotten

formality
former

formerly
forthcoming

fortification
fortress

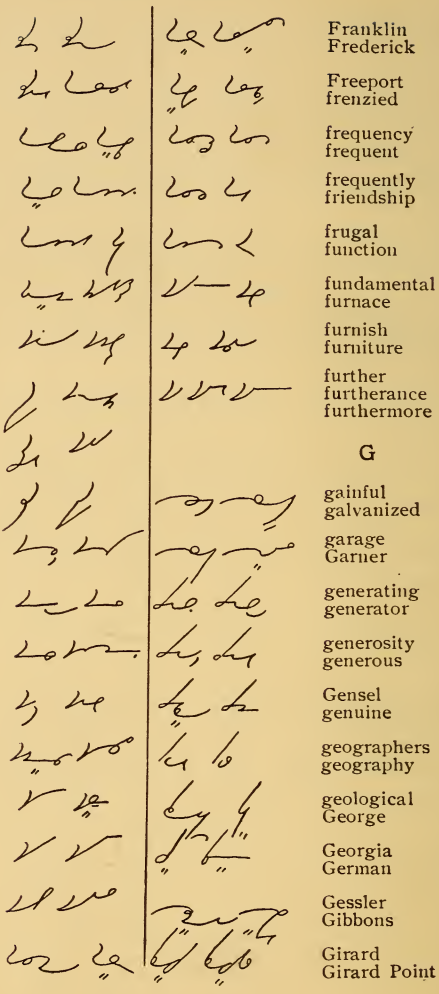
Fort Smith
fortunately

fortune
Fort Wayne

forward
forwardness

foundation
foundry

fractional
Frank



Franklin
Frederick

Freeport
frenzied

frequency
frequent

frequently
friendship

frugal
function

fundamental
furnace

furnish
furniture

further
furtherance
furthermore

G

gainful
galvanized

garage
Garner

generating
generator

generosity
generous

Gensel
genuine

geographers
geography

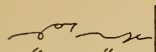
geological
George

Georgia
German

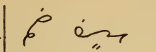
Gessler
Gibbons

Girard
Girard Point

Githens
Gladstone



happiest
Harkins



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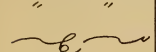
glorious



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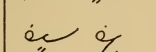
Harper



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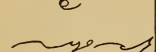
Goldsboro



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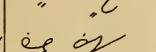
Hartford



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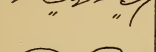

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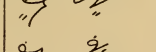

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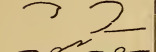
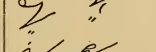
Graham



Hayward
hazard



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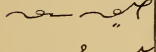
Grand Rapids

hazardous
hazel

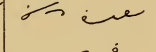
grantee
grantor



headquarters
healthier

granulate
gratification

hearthstone
heavier



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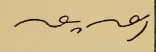
gratitude



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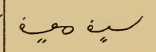
Herald

greater
Greensburg

Herbert
hereafter



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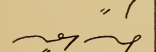
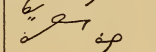
grievances

hereditaments
hereinafter

grocery
guarantee



hereof
hereunto



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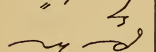
guardianship



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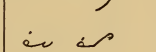

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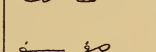
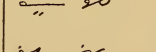
Guthrie
gymnastic

hesitation
Hewitt



H

high-class
Hilton



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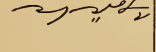
Hamilton



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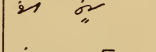

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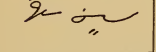
handicap

history
hitherto

handle
handsome



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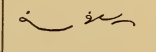
Holland



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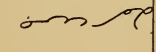
Hannibal



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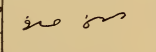


Hotchkiss
howsoever

Huelva
humanitarian

Humphreys
hundred

Hungary
Huntington

hurly-burly
hustler
hypocrisy

I

Idaho
ignition

ignorance
Illinois

ill-naturedly
illumination

illustration
imagine

immigrate
immoral

immunity
impact

impairs
impediment

impending
imperative

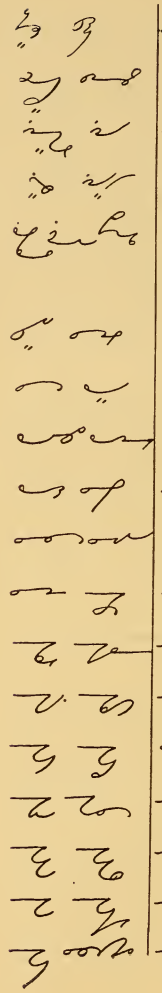
imperfect
imperfectly

import
impregnate

improper
impropriety

improvement
improvidence

improvident
inactivity



inadequate
inappropriate

inasmuch
inaugurate

incandescent
incarnation

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incidental

incinerating
inclination

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income

incompetent
incontestable

inconvenience
inconvenient

incorporate
incumbrance

indebted
indecency

indefinable
indefinite

indefinitley
indenture

independence
independent

indestructible
Indiana

Indianapolis
indicate

indication
indicted

indiscriminate
indispensable

indisputable
individual

individuality
indorse

indorsement
indulge

indulgence
industrial

industrialism
industry

inefficiency
inequality

inevitable
inevitably

inference
inferior

infinite
infinitely

inflammable
influential

inform
ingots

inhabitant
initial

initiative
inquiry

insert
insertion

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inspector
inspiring

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installments

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instinctive

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institution

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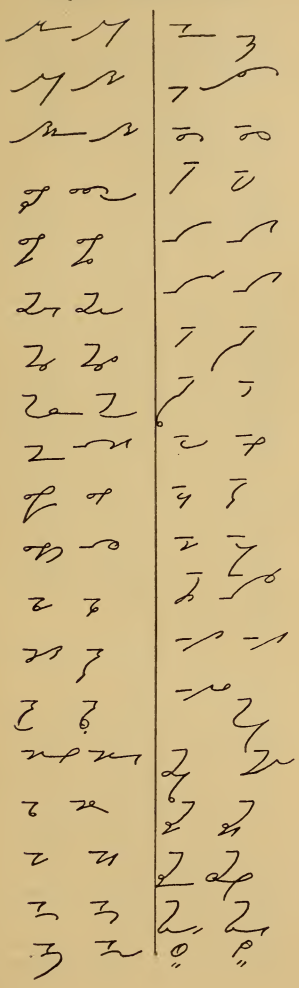
instructive
instructor



instrument
insufficient

insurance
integrity

intellectual
intellectually

intelligence
intelligent

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intense

intent
intention

interchange
interchangeable

interchangeably
interest

interior
international

interoceanic
interpretation

interstate
interurban

interview
intimate

introduce
introduction

introductory
invaluable

invariably
inventor

investigate
investigation

investment
inviolable

involved
involves

Iowa
Irish

ironstone
irregular

irregularity
irregularly

irreparable
irrespective

irrevocable
irrigation

islands
isthmian
isthmus

J

Jacksonville
January

Japan
Japanese

jealousy
Jefferson

Jefferson City
Jennings

Jersey City
Johnson

Johnstown
journal

judicial
judiciary

Juggernaut
junior

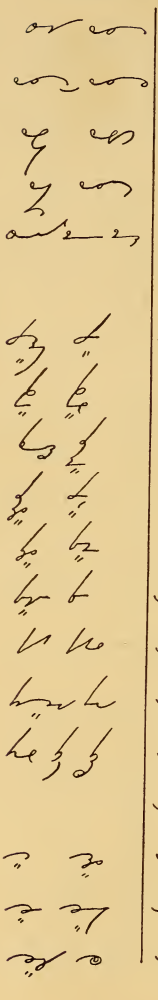
jurisdiction
justification
justify

K

Kansas
Kansas City

Kentucky
Kimball

Kincade
kindly



kindred
Kingsley

Kittredge
Knickerbocker

knowledge
Knoxville

L

laboratory
Lakewood

Lancaster
Langley

Lansing
larded

lastly
Lawrence

lawyers
leadership

learned
leather

Leavenworth
Lebanon

lecture
lecturer

legislation
legislative

legislator
legislature

legitimate
legitimately

leniency
Leonard

lessening
lethargy

Lewiston
Lexington

liability
liberality

libraries
lightning

likelihood
Lincoln

linens
liquidation

Litchford
literary

literature
Livingston

loathsome
locality

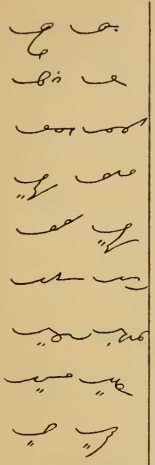
Longaker
Longstreth

Lorimer
Los Angeles

Louisiana
Louisville

lumber
luxuries

Lykens
Lynchburg



manager
managerial

Manchester
manifestation

manifests
manifold

Mansfield
manual

manufacture
manufacturer

manuscript
Margaret

margin
maritime

marketable
Martin

marvelously
Maryland

Massachusetts
mastery

material
materially

M

Matlack
mature

MacAllister
macaroni

machinery
MacKellar

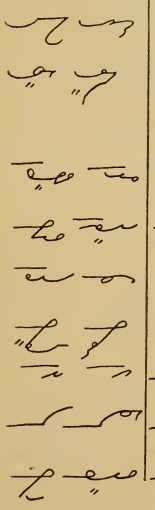
mackerel
magazine

Magellan
magicians

magneto
magnitude

maintain
maintenance

majority
Mallory



maturity
maximum

Maxwell
McCall

McCawley
McDonnell

McLaughlin
McVey

mechanical
mechanics

mechanism
medical

medicine
mediums

membership
memorandum

memorials
menagerie

Menker
mercantile

merchandise
merchant

mercury
Merrill

messuage
Middleton

Middletown
military

Millard
milli-voltmeter

Milwaukee
minimum

minute
miraculous

mirror
miscellaneous

mischief
misfortune

misgivings
misjudgment

Mississippi
mistake

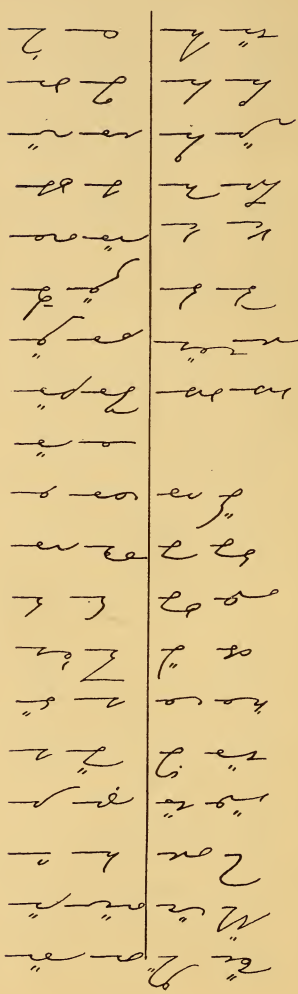
mistaken
Mitchell

modern
mohair

monograph
monopoly

Montana
Montgomery

Montreal
morally



morbid
Morrison

mortgage
mortgagee

mortgagor
Mortimer

motionless
motor-generator

multiply
multitudes

municipal
municipality

Muskegon
mutual

mysteries
mysterious

N

narrow
Nashville

national
nationalization

nationalize
naturally

Nebraska
necessitate

neglect
negotiating

neighborhood
Nelson

Nernst
Netherlands

neutral
nevertheless

Newark
New Bedford

New Britain
New Castle

New England
New Hampshire

New Haven
New Jersey

Newlin
New London

New Mexico
New Orleans

Newport
Newport News

New York
Niagara

Nicaragua
nitroglycerine

Norcross
Norfolk

normal
Norristown

North Carolina
North Dakota

northern
northward

northwest
northwestern

Norton
Norwalk

Norway
notification

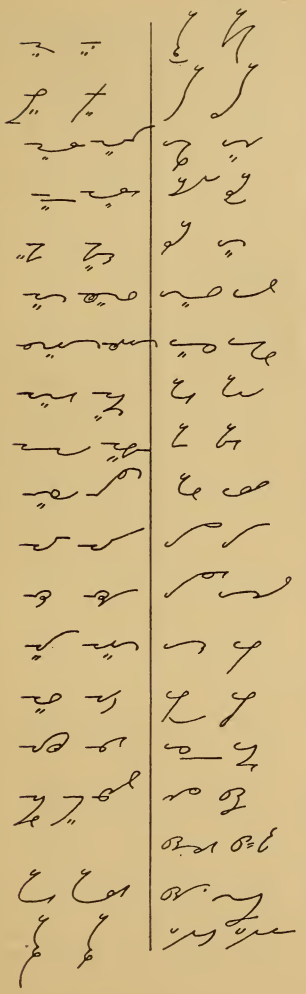
notify
notwithstanding

novelties
November
nowadays

O

obligation
obliteration

observable
observation



observer
obtainable

obvious
obviously

occupation
October

offender
officer

official
O. K.

Oklahoma
oldest

Omaha
omnipresent

operation
operator

opinion
opponents

oppressive
orators

ordinarily
ordinary

ordnance
organdies

organizations
original

originality
originally

ornamental
orphans

otherwise
outfit

outskirt
outspoken

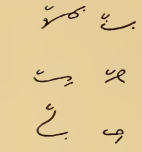
outstanding
over-cultivate

overdraft
overdrawn

overestimating
overhauling

overlooked
overtax

overvaluing
ownership



P

paints
pamphlet

panacea
Panama

Pan-American
paradoxical

Parkersburg
Parkhurst

parson
partiality

partially
participating

partisan
partnership

Parvin
Pasadena

passenger
passionate

Paterson
patient

patriotism
Patterson

pavement
pawnshop

pearl
peculation

peculiar
penetrate

penetrating
Pennsylvania

Penrose
Pensacola

pensions
Peoria

percales
perceives

percentage
perfect

perfectly
perform

performance
perhaps

perilous
periodical

periods
Perkins

permanent
permanently

permeates
perpetual

persecution
Persia

persistence
persists

personal
personality

personally
personnel

pertaining
pertinent

pervades
pessimist

pestilence
Petersburg

Philadelphia
philosopher

philosophy
Phoenix

phosphor
phosphorous

photographers
photogravures

physical
picture

Pierre
pilgrims

pioneer
Pittsburgh

planter
plasterers

plastering
platform

plotting
plutocracy

Pocahontas
pointer

poise
policy-holders

political
politician

politics
popular

portable
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Portland
Porto Rico

Port Reading
Port Richmond

Portsmouth
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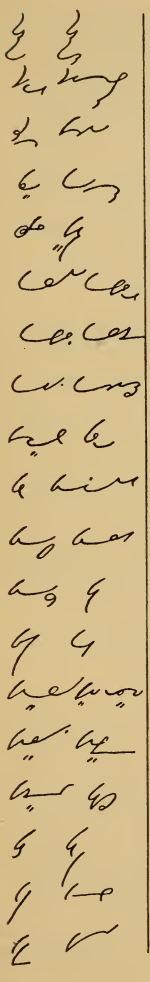
possession
possibility

postage
postmaster

postpone
potent



potentialities
Pottsville

Poughkeepsie
practicable

practical
practically

practiced
practices

prairie
precarious

precisely
prediction

prefer
preferable

prejudice
premises

premiums
preparation

prepare
presentments

preserve
presuming

prevail
prevent

prevention
preventive

primaries
primarily

Princeton
privilege

probability
probably

procedure
proceedings

proceeds
production

productive
profession

professional
professor

profitable
program

progress
progressive

projectile
prominent

prominently
promiscuous

promoters
promptly

pronounced
proofreading

propeller
proper

properly
property

prophets
proportion

proposal
proposition

propounded
propulsion

prospect
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prosperity
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protection
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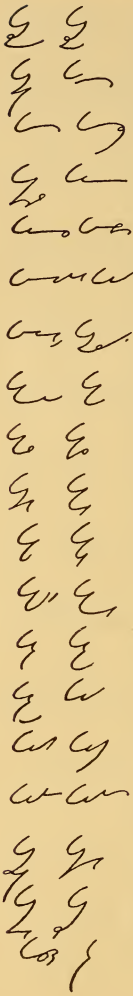
protract

proverb
providence

province
provision

prowess
public



publication
publicity

publish
publisher

punctuation
purchase

purchaser
purpose

pursuant
pursue
pursuit

Q

qualification
qualifying

quality
quantity

quarry
quarter

quarterly
Quebec

question
quick

quickly
Quimby

quintessence
quotation

R

radically
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random
Ratchford

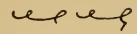
ratify
ravage

readjusting
realization

realize
realty

recalibration
recall

relax
relaxation



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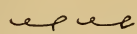

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reliable

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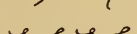
recompense

relief
relieve



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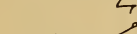

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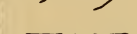

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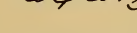
rectifier

reminder
remittance

rectifying
recuperate



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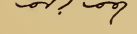

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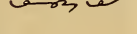

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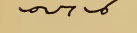

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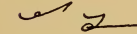

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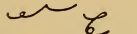

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regularly
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republic

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regulation

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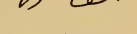

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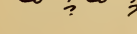

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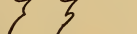

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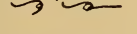
resentment



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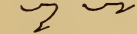

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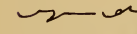
relatively



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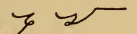

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respectfully

respective
responsibilities

responsible
restrained

restrictions
results

resumed
retirement

return-
revelation

Revere
reverts

revival
revocation

revolt
rewrite

Rhode Island
Richard

Richardson
ridiculous

righteousness
rightly

Riverside
Robinson

Rochester
Rockwell

Rosenblack
Rotterdam

roughly
roundings

runabout
Russell
Russian

S

sacrificing
safeguarding

safeguards
salaried

salaries
Salt Lake City

San Antonio
sanctuary

San Francisco
Santa Fe

Sargent
satisfaction

satisfactorily
satisfactory

scandal
scarcely

schedule
Schenectady

scholarships
science

scientific
Scotland

Scranton
seaboard

season
Seattle

seclusion
secondary

secondly
secretary

secretaryship
secure

security
sedentary

select
self-control

self-government
selfishness

self-preservation
self-respect

semi-public
senators

sensational
sensationalists

sensible
sensitiveness

sentence
sentimental

separate
separator

September
serenity

serious
service

serviceable
settlement

severally
severalty

severity
shafting

Shakespeare
shallow

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Shearer

Sheffield
shelves

sheriffs
shield

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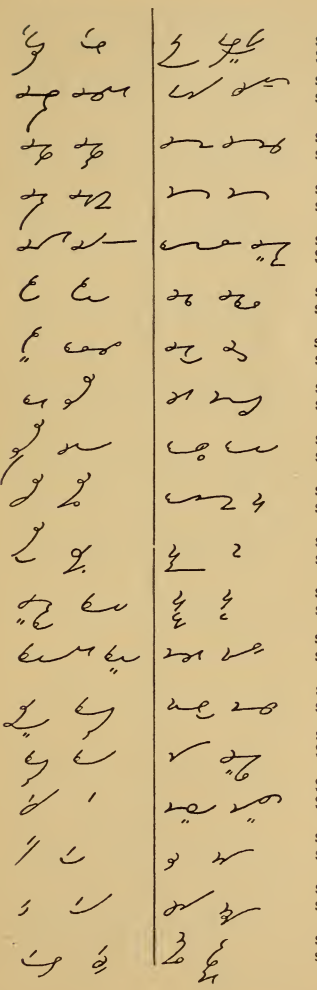
short

shortage
shorter

shortest
shorthand

short-leaf
shortsighted



shovel
Shreveport

shrewd
sidewalk

signal
signature

significance
significant

silkaline
Simpson

sincere
sincerely

sincerity
singular

situation
skilfully

slightingly
slower

sluggishness
social

socialism
society

sociologist
sociology

sockets
soldered

solicitor
somehow

sometime
South Amboy

South Carolina
South Dakota

southeast
southern

southward
southwestern

souvenir
specialists

specialties
specific

specifically
specification

specified
speculate

speculation
speculative

spinach
spirit

spiritual
splendor

spontaneous
sporadic

Springfield
spurious

squander
squire

stammer
stamped

standard
standpoint

start
statistical

statute
St. Augustine

stay-bolt
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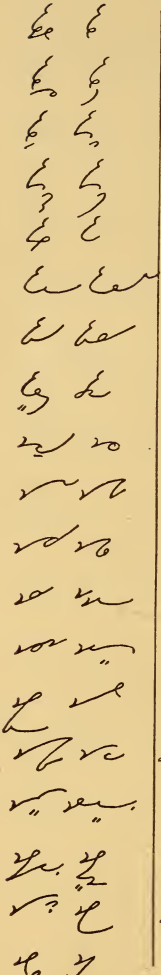
Stenton
Sterling

stevedoring
Stevenson

stimulating
stipple

stipulate
St. Joseph



St. Louis
stockholders

stop-over
storage

straightened
strategic

strengthen
stretchers

strongest
structure

struggle
student

subcommittee
subordinated

subscribe
subscribers

subscription
subsidence

subsidiary
subsidies

subsidizing
substantial

substantially
substitute

substitution
successful

successfully
sufficient

sufficiently
sugar

sulphur
superintendent

superior
superstition

supervision
supplement

supplemental
support

supremacy
surety

surpassed
surplus

surprise
surprisingly

surrender
surround

surviving
susceptible

suspending
suspiciously

sustained
swan

swarm
Sweden

Swinton
switch

sworn
syndicate

Syracuse
systematic

T

tactful
taffeta

tangible
tantalum

tapestry
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telephone

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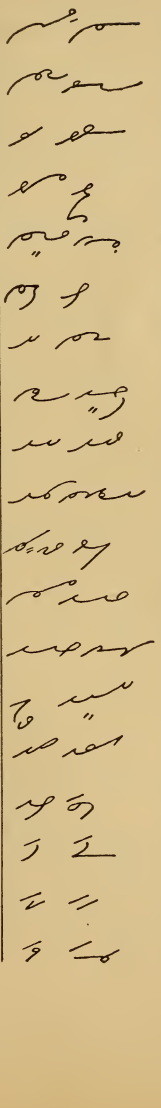
tendency



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testament

testimony
text-book

Thackeray
thanksgiving

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thereafter

thereof
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thistle
Thomasville

thorough
thoroughly

threaten
ticket-seller

tidewater
tillage

timidity
tolerate

toleration
tombstone

topography
Toronto

totally
traditional

traffic
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transform

transient
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transportation
treasurer

tremendous
Trenton

tribunal
truthful

tungsten
turn-table

turpentine
typewriting
typhoid

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ultimate
ultimo

unacquainted
unambitious

unanimous
unavoidable

uncertainty
uncommonly

underground
underlying

underneath
understand

understood
undertake

undertaken
underwent

underwriters
undoubtedly

unequalled
unescapable

unfaithfulness
unfortunately

unharmed
unhealthful

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uniformly

uninspiring
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university
unmistakable

unmitigated
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unprecedented
unreasonable

unsatisfactory
unsectarian

unsettled
unskilled

unsymmetrical
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unusually

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Utica
utility
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V

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validated

validating
valueless

Vanderbilt
Vandergrift

various
vaudeville

vegetables
vehicle

Vernon
verticle

vice-president
vicinity

Vicksburg
victor

victorious
vigorous

Vincent
vinegar

vineyard
violence

Virginia
Virginia City

virtually
visible

visibly
visitor

vitality
vivified

voice-culture
voltmeter

volume
voluntary
vouchers

W

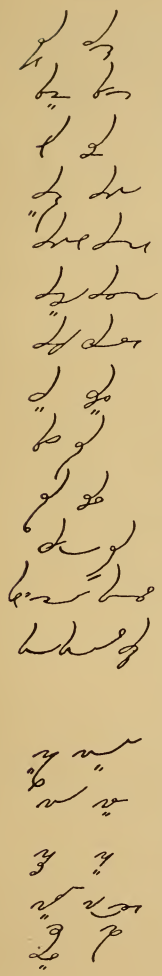
Wabash
Walter

warrant
Warren

wash-easy
Washington

Watertown
Watkins

Waverly
waybill



welcome
western

West Indian
westward

Wharton
wheeled

whereof
whereon

Whitman
wholesale

whomsoever
whosoever

widths
wigwam

wilderness
Wilkes-Barre

Wilkins
Willard

Williamsport
Wilmington

Wilson
Wisconsin

wisdom
withdrawal

withdrawing
withdrawn

withhold
withstand

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Worcester
work-a-day

workingmen
workmanship

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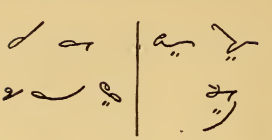
yesterday
yield
Yonkers



York
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